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Sports, B1

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Court upends Whitmer's powers

State Supreme Court: Law used by governor for emergency orders is unconstitutional

By DAVID EGGERT and ED WHITE
Associated Press

LANSING — A 1945 law repeatedly used by Gov. Gretcher Whitmer to respond to the coronavirus pandemic was declared unconstitutional Friday by the Michigan Supreme Court, a striking decision that puts months of restrictions in jeopardy while COVID-19 continues to flare up around the state.

The opinion is an extraordinary development in a monthslong conflict between Whitmer, a Democrat, and Republicans who control the Legislature and have complained that they've been shut out of sweeping orders that have impacted education, the economy and health care.

Coincidentally, the court's action emerged on the same day that Whitmer's foes submitted more than 539,000 signatures in a bid to repeal the 1945 law.

The governor said the 4-3 decision, with Republican-nominated justices in the majority, was "deeply disappointing." But Whitmer didn't signal that she was giving up. She said her emergency declaration and related orders still can remain in place for 21 days, and then many of them will continue "under alternative sources" of law.

Whitmer didn't elaborate, but it's likely that her administration will act under public health statutes.

"Every state and the federal government have some form of declared emergency," she said. "With this decision, Michigan will become the sole outlier at a time when the Upper Peninsula is experiencing rates of COVID infection not seen in our state since April."

For nearly seven months, Whitmer has imposed – and sometimes eased – restrictions on Michigan's economy, K-12 school system, health care and even visits to state parks, all in an attempt to reduce the risk of the highly contagious virus, which has infected 126,000 residents and killed more than 6,700.

Masks are required in enclosed public spaces and in crowded outdoor places. Restaurant capacity is limited to 50 percent. People must work remotely if they can, and indoor residential gatherings are capped at no more than 10 people.

Republican officials said Whitmer should have continued to use a 1976 law, which gives lawmakers a say in any emergency declarations after 28 days.

The Supreme Court said the 1945 public safety law cited by Whitmer granted Michigan governors unchecked authority.

See **WHITMER**, page A2

Proposal 1 explained

Ballot issue seeks to add flexibility to how Natural Resources Trust Fund is allocated

By LOUISE WREGE
HP Staff Writer

ST. JOSEPH — Voters this election cycle are being asked to consider changing some particulars in how the state funds recreational projects through the Michigan Natural Resources Trust Fund (MNRTF).

The issue, a technical one, makes up Proposal 1 on the ballot. If approved it would give officials more flexibility in how trust fund money is spent on projects, as well as change the overall parameters of the fund.

It's a prospect that excites Brian Bailey, director of the Berrien County Parks Commission.

Silver Beach County Park in St. Joseph, with its pristine sand and view of the lighthouse, exists as a public treasure thanks to the MNRTF, said Bailey. Proof of its success is that some travel websites, including Tripadvisor, list Silver Beach as one of the top beaches in the United States.

Bailey said the county got $3 million in MNRTF money in the early 1990s to buy Silver Beach, with LECO Corp. donating $1 million in land value as the required 25 percent local match.

"All of our parks have received trust fund dollars except the 1839 courthouse (in Berrien Springs), which didn't become a county park until 2012," he said.

Berrien County has received more than $21 million for over 50 projects from MNRTF since it was created in 1976. Across the state, MNRTF has funded more than $1.1 billion in projects.

Don Campbell / HP staff

Brian Bailey, director of Berrien County parks, hopes the passage of Proposal 1 in November will help pave the way for infrastructure improvements at area county parks, such as the replacement of aging playground equipment at Silver Beach County Park.

Sidewalk cracks and broken pavement are a concern at Silver Beach County Park.

ABOVE: Roof repainting is part of the infrastructure repairs currently needed at Silver Beach County Park. **BELOW:** Officials hope to secure funds for future improvements at county parks, including the replacement of benches at Silver Beach.

Silver Beach playground

The playground at Silver Beach was constructed with $100,000 in trust fund money in 1992, but it is aging and needs to be replaced, Bailey said. But the way the trust fund is now set up, redevelopment is not a high priority.

If approved, Proposal 1 would give MNRTF more flexibility in how the money is spent.

As it stands no more than 25 percent of fund money allocated each year can be spent on redevelopment, with the rest spent mostly on land acquisition.

If Proposal 1 passes, the formula will change to say that at least 25 percent – and possibly up to 75 percent of the money allocated each year – can be spent on redevelopment.

Even with approval of Proposal 1, Bailey said there is no guarantee that a new playground at Silver Beach would receive funding, but it would make it a lot more likely. He said the Silver Beach playground equipment is just one example of many projects created with MNRTF money that are reaching the end of their viability.

"If you put in a playground in 1977, it is out of date and needs to be replaced," he said. "Well, municipalities don't have $100,000 to replace a playground. We're scrambling back to the trust fund saying we need to rethink how we spend those dollars."

Bailey estimated that it will cost $250,000 to replace the Silver Beach playground equipment.

"We spend thousands of dollars every year maintaining our playgrounds and replacing broken parts but at some point, you have to replace it," he said.

Money from oil companies

The trust fund was created after oil companies found

See **PROPOSAL 1**, page A2

Trump in hospital with virus, jolting last leg of campaign

By STEVE PEOPLES and BILL BARROW
Associated Press

An election year already defined by a cascade of national crises descended further into chaos Friday, with President Donald Trump quarantined at a military hospital with the coronavirus after consistently playing down the threat.

Democratic challenger Joe Biden took down his attack ads and pressed a bipartisan message in battleground Michigan after he and his wife tested negative.

"This cannot be a partisan moment. It must be an American moment. We have to come together as a nation," Biden declared at a speech in Grand Rapids, warning that the virus "is not going away automatically."

While Biden vowed to continue his cautious approach to campaigning during the pandemic, the president's diagnosis injected even greater uncertainty into an election already plagued by crises that have exploded under Trump's watch: the pandemic, devastating economic fallout and sweeping civil unrest. With millions of Americans already voting, the country on Friday entered uncharted territory that threatened to rattle global markets and political debates around the world.

The development focuses the campaign right where Biden has put his emphasis for months – and where Republicans don't want it: on Trump's uneven response to a pandemic that has killed more than 205,000 people in the U.S. And for the short term, it's grounded Trump under quarantine at Walter Reed National Military Medical Center, denying him the large public rallies

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■ Biden calls for unity in fight against COVID-19
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Sunday Weather

High 55 Low 40

6 50645 49086 7

PROPOSAL 1

From page A1

billions of dollars worth of oil and natural gas in the northern part of Lower Michigan in pristine areas of the state, Bailey said.

A fight between oil companies and environmentalists was settled after the oil companies agreed to set aside money so that other areas of the state could be acquired for natural areas.

"The voters of Michigan constitutionally protected those dollars," Bailey said. "They said that if you're going to destroy some of Michigan and deplete a natural resource, you're going to put those dollars back into a natural resource."

Proposal 1 would also remove the cap on how much money can be put into the MNRTF.

Trust fund history

Craig Thiel, director of Citizens Research Council of Michigan, said that originally the trust fund was to receive $200 million from the oil companies before the money was shifted to go into the state's general fund.

Over time, he said changes were made, including putting the MNRTF into the state constitution in 1984.

He said the cap was raised to $400 million in 1994, then to $500 million in 2002. Since then an $800 million cap was established, before money would begin flowing into the state's general fund (in about 20 or 30 years).

A yes vote on Proposal 1 would mean that after the fund reaches capacity, the money would go into MNRTF with no cap.

Word of warning

Thiel said that the Citizens Research Council does not take stances on ballot proposals, but gives out information.

He said that no one knows what the state's budget will look like in 20-30 years, and that with all of the changes made to the MNRTF over the decades, the end game was always that the money was to at some point start going into the state's general fund.

Proposal 1 would change that, which could be viewed as a reason to oppose the measure.

"What is the state's highest priority going to be in 30 years?" he said. "If this isn't going to be an issue for 30 years, why are we voting on it now?"

If approved, Proposal 1 will tie the hands of legislators in the future, he said.

An analysis of Proposal 1 by CRC can be found at crcmich.org/research. Click on "Statewide Ballot Proposal 20-1: Michigan Natural Resources Trust Fund."

CRC is holding a webinar about the proposed constitutional amendments on the November ballot, at 10 a.m. Thursday. More information can be found at crcmich.org/event.

Bipartisan support

Rebecca Mahar, campaign manager at Vote Yes for MI Water, Wildlife & Parks, said that Michigan has a strong history of supporting outdoor recreation, with more than 30 environmental and conservation groups joining business, labor and community leaders from across the state to support the passage of Proposal 1.

"It will allow us to continue Michigan's legacy of conservation and recreation and increase access to our beautiful outdoor spaces for our future generations," she said.

Bipartisan support was evident in 2018 when state legislators unanimously approved putting Proposal 1 on the ballot for this November, Mahar said.

"A lot of Lake Michigan beaches up and down the shoreline have received money from the trust fund," she said. "There has been a tremendous impact in every corner of the state through the trust fund. Proposal 1 will allow us to continue to do these investments in communities."

She said they are taking a proactive step to protect the stream of money for outdoor uses.

"We can't know for sure how long it will take for the state park endowment fund cap to be reached because it depends on the demand and the cost of the minerals that are being extracted," she said. "We want ... to make sure that when the cap is reached, instead of losing this revenue stream, we make sure it is continued towards conservation and recreation."

Conan Smith, president and CEO of the Michigan Environmental Council, said that the MNRTF has quietly done its work for decades.

He said that before he started working on the Proposal 1 campaign a year ago, he didn't know that a trail near where he grew up in Ann Arbor had been funded by the MNRTF.

"The trust fund's projects have touched almost everyone's lives in the state," he said.

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WHITMER

From page A1

"That act is an unlawful delegation of legislative power to the executive branch in violation of the Michigan Constitution," Justice Stephen Markman wrote. "Accordingly, the executive orders issued by the governor in response to the COVID-19 pandemic now lack any basis under Michigan law."

In a dissent, Chief Justice Bridget McCormack said she would have let the law stand, even if it gives a governor sole authority to "exercise the whole of the state's police power in some emergencies."

Lawmakers could repeal the law or amend it, and frustrated residents could sue if they don't agree with specific orders, McCormack said.

"The majority needlessly inserts the court into what has become an emotionally charged political dispute," McCormack wrote, joined by justices Richard Bernstein and Megan Cavanagh.

Although the constitutionality of the 1945 law produced a split ruling, the justices unanimously agreed that any orders past April 30 without input from the Legislature were not valid.

The case reached the Supreme Court in an uncommon way. A federal judge overseeing a lawsuit that makes state and federal claims about Whitmer's powers asked for an opinion on the constitutionality of the Michigan laws.

"Our Constitution matters, and this was a big win for our democratic process," said Republican House Speaker Lee Chatfield.

In a footnote to his opinion, Markman offered an optimistic message.

"Our decision leaves open many avenues for the governor and Legislature to work together to address this challenge and we hope that this will take place," he said.

LOTTERIES

Friday drawings

Michigan

Poker Lotto
JD-JS-9D-9H-4S
Midday Daily 3
9-6-5
Midday Daily 4
4-6-1-8
Daily 3
9-4-6
Daily 4
5-4-6-3
Fantasy 5
06-11-15-24-31
Keno
02-10-12-14-17-18-20-26-36-39-47-50-53-55-60-61-62-63-64-66-72-80
Mega Millions jackpot
$41 million
Powerball jackpot
$43 million

Thursday drawings

Indiana

Cash 5
01-05-07-18-31
Estimated jackpot
$95,000
Cash4Life
07-23-37-49-52, Cash Ball: 3
Quick Draw Midday
05-09-12-13-14-15-19-21-22-24-39-42-43-44-45-48-56-67-69-78, BE: 9
Daily Three-Midday
4-3-1, SB: 5
Daily Three-Evening
1-0-3, SB: 0
Daily Four-Midday
2-3-9-4, SB: 5
Daily Four-Evening
7-8-2-0, SB: 0
Quick Draw Evening
03-07-08-10-16-20-21-26-29-33-36-41-42-45-59-60-66-73-75-77, BE: 7

Illinois

Lotto
03-09-16-26-47-52, Extra Shot: 16
Estimated jackpot
$6.95 million
LuckyDay Lotto Midday
08-21-28-34-40
Estimated jackpot
$300,000
Pick Three-Midday
2-8-5, Fireball: 1
Pick Three-Evening
3-2-0, Fireball: 7
Pick Four-Midday
2-2-7-0, Fireball: 0
Pick Four-Evening
4-6-1-1, Fireball: 2
Lucky Day Lotto
03-16-19-22-24

– The Associated Press

VIRUS

From page A1

that fuel his campaign just a month before the election.

Biden and other Democratic officeholders wished Trump well in the wake of his diagnosis, although some could not help but admonish the Republican president, who openly ignored his own administration's social safety recommendations for much of the year.

"Going into crowds unmasked and all the rest was sort of a brazen invitation for this to happen," House Speaker Nancy Pelosi said on MSNBC.

The White House reported Friday evening that Trump will spend "a few days" at the military hospital; the president's doctor reported that Trump was "fatigued" and had been injected with an experimental antibody drug combination still in clinical trials. His campaign announced that all of Trump's scheduled campaign events were being moved online or temporarily postponed. Trump's family, a steady presence on the campaign trail, was also grounded.

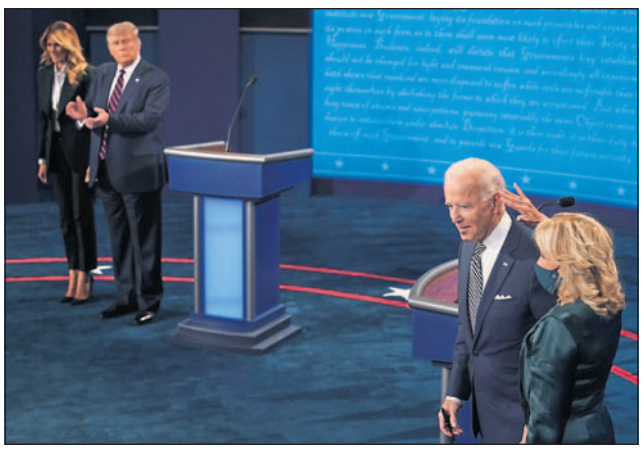
Republican National Committee Chair Ronna McDaniel has tested positive for the virus as well. But Vice President Mike Pence, who has tested negative, will attend his campaign events as planned.

Other world leaders, including Britain's Prime Minister Boris Johnson, have contracted the virus and made full recoveries. But strategists in both parties acknowledged the timing is bad.

Millions of Americans have already begun voting in several key states, and tens of millions more will receive absentee mail-in ballots or begin in-person early voting in the coming weeks.

"Trump's main advantages, including incumbency, have been removed. Rallies, his main vehicle for mobilizing his base, will no longer be possible. Fly-bys with Air Force One as a backdrop are gone," said Republican strategist Rick Tyler, a frequent Trump critic.

He said that Trump's infection also "fundamentally undercuts his entire campaign strategy, which was to ignore the pandemic and make unsubstantiated claims that we've turned the corner and are making an economic comeback."



Morry Gash / AP

First lady Melania Trump stands with President Donald Trump as he looks at Democratic presidential candidate former Vice President Joe Biden and his wife Jill Biden during the first presidential debate Tuesday at Case Western University and Cleveland Clinic, in Cleveland, Ohio.

Biden, meanwhile, moved to take down his ads attacking Trump, according to deputy campaign manager Kate Bedingfield, who noted that the campaign would continue running positive ads. The decision was made before news surfaced that Trump would be moved to a military hospital.

Otherwise, Biden is not expected to alter his approach to the campaign significantly as Trump recovers.

The Democratic nominee has been much more cautious on the campaign trail than Trump. Having spent much of the spring and summer avoiding crowds, Biden has held far fewer public events since returning to the campaign trail last month – all of them with small crowds, if any, following social distancing guidelines.

Trump now faces tremendous pressure to adjust his rhetoric and campaign tactics after spending much of the year downplaying the severity of the virus and repeatedly declaring COVID-19 would "disappear."

As recently as Tuesday, Trump ridiculed Biden on national television for his cautious approach.

"I put a mask on when I think I need it," Trump said during the debate. "I don't wear masks like him. Every time you see him he's got a mask. He could be speaking 200 feet away, and he shows up with the biggest mask I've ever seen."

Two additional debates are scheduled for Oct. 15 and Oct. 22. The Commission on Presidential Debates has not yet commented on any changes in the debate schedule or health protocols, but has confirmed that next week's vice presidential debate is on as scheduled.

Both presidential candidates are in high-risk categories for COVID-19 complications. Trump is 74 years old and clinically obese. Biden is 77 years old.

Should Trump emerge with no visible effects, he could declare a speedy recovery as proof that he's been right about COVID-19 being overblown. But that still would be at odds both with established science and with what Trump himself has said privately.

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hp LOCAL & STATE

‘Not even a president is immune’

Local health officials emphasize precautions after President Trump’s COVID-19 diagnosis

By ALEXANDRA NEWMAN
HP Staff Writer

BENTON TOWNSHIP — Local health officials want to remind people that not even a president is immune from COVID-19 in light of President Donald Trump’s COVID-19 diagnosis Friday.

“As we have seen in so many cases over the last half year, COVID-19 is a serious and infectious virus that can affect anyone – not even a president is immune,” Berrien County Health Department (BCHD) officials wrote in a statement Friday. “Our best wishes for a swift recovery go out to President Trump and the First Lady as they are isolated after their COVID-19 diagnosis.”

The health department noted that greater access to COVID-19 testing has the ability to help identify cases early, allowing for quicker isolations and quarantines to cut off the chain of viral transmission.

“But, more importantly, we must all continue doing our part to reduce the risk of ever getting. Wearing masks, social distancing, and staying home when feeling symptoms of illness are the effective prevention steps that everyone should continue taking while we are still in a pandemic,” officials wrote.

Berrien COVID update

Berrien County’s percent positivity rate remained below 3 percent this week, while the county recorded 71 new COVID-19 cases and 75 new recoveries. The previous week the county added 79 new cases and 59 new recoveries.

COVID-19 hospitalizations rose this week, but the BCHD reported in its weekly COVID-19 update that ebbs and flows in hospital admissions are expected at this point in the pandemic and that the “healthcare capacity remains strong.”

Spectrum Health Lakeland was treating 14 COVID-19 patients Friday morning. That’s up from six last Friday and two the Friday before that.

One COVID-19 death was recorded this week in a review of death certificates. No information is available about when this person died during the pandemic.

With deaths and recoveries, the county is at about 95 active COVID-19 cases. Last Friday, the county had about 100 and the Friday before that, about 82.

In total, Berrien County has now had 1,742 confirmed COVID-19 cases, 1,573 recoveries, 74 deaths and 265 probable cases. That’s an addition of one probable case over last Friday.

The BCHD reported that it’s been working closely with the area school districts that have experienced COVID-19 cases.

“So far there have been very few positive cases in school students or staff. The majority of the people excluded from school due to quarantine had an exposure to a COVID-19 positive person outside of the school setting,” the health department wrote.

Van Buren/Cass

Cass County saw a 2 percent rise in its COVID-19 testing positivity rate this week, from 6 percent to 8 percent, as of Monday.

Though the increase in positivity, the county saw a slight decline in new COVID-19 cases after two weeks of large increases, so there is evidence the percent positivity rate may decrease in the next few days.

The county added 41 new COVID-19 cases this week compared to 57 the two weeks prior.

In addition, the county added 21 new recoveries over last Friday. The previous week the county added 20 recoveries.

Cass and Van Buren counties each recorded a new COVID-19 death this week.

In total, Cass County has had 17 deaths, 568 cases and 385 recoveries.

Van Buren County’s percent positivity rate was 2.8 percent on Monday, keeping with its trend of hovering around 3 percent.

The county added 33 new COVID-19 cases this week. The previous week the county added 21.

Van Buren County added 41 recoveries over last week. The previous week the county added 42.

In total, the county has had 16 deaths, 700 cases and 574 recoveries.

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County accepts $377,000 in CARES Act money

By LOUISE WREGE
HP Staff Writer

ST. JOSEPH — Berrien County commissioners learned at Thursday’s weekly board meeting that the county has received $377,362 in CARES Act money through the federal Community Development Block Grant program.

Community Development Director Dan Fette said the money can be used for COVID-19-related unbudgeted county expenditures, including for personal protective equipment, enhanced security and screening at county facilities, emergency housing for health care workers and hazard pay.

“This money is already allotted to the county. We just have to make sure we go through the appropriate procedures to certify that we are receiving the money, after which we’ll start requesting reimbursements,” Fette said.

The money can be used to pay for expenditures made in February through December.

In a different resolution, commissioners accepted $391,733 in CARES Act money through the state’s Public Safety and Public Health Reimbursement Program. The county had applied for $783,468.

High speed internet

Commissioners also approved a resolution hiring Merit Network, a nonprofit based in Ann Arbor, for $28,500 to do a survey to find out what parts of the county don’t have access to broadband services.

Last week, commissioners said that the Federal Communications Commission’s map of which parts of the county have access to high speed internet are inaccurate. To be eligible for future grants, they were told that accurate maps must be made.

Commissioner Ezra Scott said it’s critical that residents answer the survey. He said more details will be sent out at a later date.

Silver Beach passes

Commissioners tabled until their next meeting a proposal to increases the cost of passes to Silver Beach County Park.

The proposal is to increase non-resident daily passes from $12 to $15 per day, and resident passes from $6 to $8 per day.

If approved, the proposal would increase annual entrance permits from $35 to $40 if they are bought at Silver Beach or the County Administration Center in St. Joseph. If the annual entrance permits are bought at Love Creek or Madeline Bertrand County Parks, the cost would remain at $35.

When contacted by phone after the meeting, parks director Brian Bailey said he’s trying to encourage people who only go to Silver Beach to check out some of the other parks.

BERRIEN COUNTY

Absentee ballots finally arrive

By LOUISE WREGE
HP Staff Writer

ST. JOSEPH — Berrien County’s absentee ballots have arrived.

Clerk Sharon Tyler said they came in Friday after being delayed a week.

“We’re ecstatic,” she said. “We’re delivering the ballots to the (local) clerks today.”

She said that the ballots were sent to the printing company later than usual due to the resignation of two consecutive election administrators over the past few weeks, combined with the new election administrator needing time to learn the job.

Adding to the delay was complications with the COVID-19 pandemic, which meant that the state Democratic and Republican parties held their conventions later than normal.

By law, the absentee ballots must be available 40 days before the election, which was Sept. 24. To keep the county legal, Tyler said they ordered 300 supplemental absentee ballots for each voting split until the official ones came in.

She said it was up to the local clerks whether they mailed out the supplemental absentee ballots, or if they waited for the official ones. She said she didn’t know if any of the clerks used the supplemental ballots.

Tyler said she misspoke earlier this week when she said that the supplemental absentee ballots that were used would have to be duplicated onto official ones on Election Day by election workers. She said the only ones that will have to be duplicated are ones for voters in the Lakeshore school district.

School board trustees run without a party affiliation. She said that by law, the names of nonpartisan candidates must be rotated on ballots, which wasn’t done for the Lakeshore district.

To make sure the general election runs smoothly, Tyler said she has contracted with Jason Watts, former Allegan County election administrator, to help her office through the end of the year as an election coordinator.

Contact: lwrege@TheHP.com, 932-0361, Twitter: @HPWrege

TAKING SHELTER

Don Campbell / HP staff

A light rain falls Friday afternoon as fishermen take shelter under the Bicentennial Bridge in Benton Harbor.

LEGISLATIVE ROLL CALL

House Bill 4288, Impose conditions on state broadband subsidies: Passed 36 to 1 in the Senate

To permit state grants of up to $5 million each to local broadband developers that meet specified criteria. The entities looking to enter this market and applying for a grant would have to demonstrate a genuine demand exists that is not being served by private vendors, and that they are capable of executing the venture without the cost-overruns and revenue shortfalls. The week before this vote the legislature approved a state budget that authorizes $14.3 million state taxpayer dollars for these subsidies in the 2020-21 fiscal year.

21 Sen. Kim LaSata, R – Bainbridge Township ..... Y
26 Sen. Aric Nesbitt, R – Lawton ..... Y

Senate Bill 991, Let casinos do multi-jurisdictional internet poker: Passed 36 to 1 in the Senate

To authorize the Michigan gaming control board “to enter into agreements with other jurisdictions, including Indian tribes, to facilitate, administer, and regulate multijurisdictional internet gaming for poker by internet gaming operators,” meaning Michigan’s Indian and Detroit casinos

21 Sen. Kim LaSata, R – Bainbridge Township ..... Y
26 Sen. Aric Nesbitt, R – Lawton ..... Y

Senate Bill 970, Expand tobacco tax reach: Passed 38 to 0 in the Senate

To restrict the vendors from which retail establishments that sell tobacco products, vapor products, or alternative nicotine products may acquire products, essentially mandating they be bought only from licensed entities that pay state tobacco taxes. The change is projected to bring in an additional $9 million annually in tax revenue.

21 Sen. Kim LaSata, R – Bainbridge Township ..... Y
26 Sen. Aric Nesbitt, R – Lawton ..... Y

Senate Bill 77, Allow nursing home electronic monitoring: 37 to 0 in the Senate on October 1, 2020

To allow a nursing home resident or a resident’s legal representative to use audio or visual electronic monitoring devices in nursing home rooms to monitor a resident’s care under certain circumstances. The bill authorizes the use of recordings from such a device as evidence in a civil or criminal trial in which abuse of residents is alleged, and prescribes detailed rules and disclosure requirements.

21 Sen. Kim LaSata, R – Bainbridge Township ..... Y
26 Sen. Aric Nesbitt, R – Lawton ..... Y

House Bill 4459, Restrict excessive charges for emergency medical care: Passed 32 to 6 in the Senate

To prohibit hospital emergency rooms or other emergency medical care providers from charging a person whose health insurance provider does not have a negotiated deal with the provider more than the median amount negotiated by the patient’s insurer for various medical specialties, or more than 150 percent of the Medicare fee for service fee, with various exceptions.

21 Sen. Kim LaSata, R – Bainbridge Township ..... Y
26 Sen. Aric Nesbitt, R – Lawton .....N

SOURCE: MichiganVotes.org, a free, non-partisan website created by the Mackinac Center for Public Policy, providing concise, non-partisan, plain-English descriptions of every bill and vote in the Michigan House and Senate. Please visit www.MichiganVotes.org.

BERRIEN COUNTY TRIAL COURT

Sentences

St. Joseph

Tampering with tether

Dondrell A. Blackmore Jr., 21, of Thurgood Street, Benton Harbor, 160 days in jail, credit for 115 days served, and $198 in costs for tampering with an electronic device, removing a jail tether, Jan. 29 in Benton Harbor; and two concurrent terms of 30 days for contempt of court, a bond violation, and failure to appear in court.

Devin Q. Perry, 25, of Linden Street, Benton Harbor, 90 days in jail, credit for 18 days served, and $198 in costs for tampering with an electronic device, removing a jail tether, July 20 in Benton Harbor.

Drugs

Jamie L. Sexton, 33, of Taylor, Mich., 90 days in jail, credit for 9 days served, $558 in fines and costs and driver’s license suspended for 1 year for possession of narcotics, less than 25 grams cocaine, second offense, May 20 in Watervliet Township.

Child support

Sylvester D. Boyd, 39, of Bishop Avenue, Benton Harbor, 46 days in jail, credit for 46 days served, $698 in fines and costs, $19,008 in restitution and 5 years probation for failure to pay child support between April 1, 2015, and Dec. 31, 2019, in St. Joseph.

Assault

Matthew J. Ory, 40, of Meadowbrook Road, Eau Claire, two concurrent terms of 180 days in jail, $2,418 in fines and costs, 90 days on tether and 2 years probation for assault with a dangerous weapon, an assault on a man with a rifle; and brandishing a rifle in pubic Aug. 3 in Bainbridge Township.

Assaulting/resisting police

Dontrell D. Nance, 22, of Council Drive, Benton Harbor, 90 days in jail and $198 in costs for assaulting/resisting and obstructing Benton Township Police officer Connor Korenchuk Aug. 16 in Benton Township.

Jennifer L. Riddle, 41, of Hartford, 60 days in jail, credit for 42 days served, and $198 in costs for assaulting/resisting and obstructing Michigan State Police Officer Andrew Ruch April 18 in Watervliet Township.

Other

Emalee J. Anderson, 25, of Hendrix Lane, Niles, 180 days in jail, credit for 110 days served, $2,238 in fines and costs and 18 months probation for making a false report of a felony, criminal sexual conduct, May 3 in St. Joseph.

OBITUARIES

Nancy Racine

Nancy D. Racine, 73, died Wednesday, Sept. 30, 2020 at home, surrounded by the love and joy of her family.

Nancy was born in Jackson, Mich., to Mary and Devlin Tompkins.

She and her husband, Pete, married in 1970, and moved to St. Joseph. They were loving and dedicated parents to Stacy and Charley, and foster parents to three infants from birth to the time of their adoption. Nancy loved children and was a Singing Sands Council Girl Scout leader for many years.

In 1980, Nancy and Pete opened the Grande Mere Inn in Stevensville and ran it together for 35 years. While Pete ran the front of the house, Nancy was a self-taught chef who worked on the cook's line for decades, ran a successful catering business, did the restaurant's bookkeeping, and supervised over 40 employees at a time and hundreds over the years, many of whom became family.

In addition to serving their loyal customers, Nancy, Pete and their staff made volunteering and community service a priority. For many years, they cooked and carved turkeys, along with potatoes, stuffing and gravy for Thanksgiving at the Benton Harbor Soup Kitchen. They catered an annual Christmas party at the Juvenile Center. They donated food for events at the Curious Kids' Museum, Krasl Art Center, Lake Michigan College and Sarett Nature Center. After volunteering at the Readiness Center, Nancy created an annual fundraiser that raised over $800,000 in 22 years. In 2015, Grande Mere Inn received the Governor's Service Corporate Community Leader Award and in 2017, Nancy was honored as a Paul Harris Fellow Community Leader by the St. Joseph-Benton Harbor Rotary Club.

Nancy had many passions in life. She was an incredible "Nonna" to her six grandchildren, and was grateful to see all six graduate from high school and a few from college as well. Even after a full week of cooking at the restaurant, she loved throwing lavish dinner parties and preparing simple meals for her friends and family on her days off. She loved biking, walking on beaches, swimming, kayaking, and doing yoga and strength routines at home. She loved seeing plays and musicals, exploring art museums, and reading a good book while sitting on her porch. She visited Europe several times, and loved to travel throughout the United States and to a special getaway with Pete in the Caribbean every winter.

For over six years, Nancy lived with Acute Myeloid Leukemia. She maintained a positive attitude and good quality of life despite hundreds of days of inpatient and outpatient Cancer Center visits, labs, "chemo," and transfusions. In her final days, Nancy reassured family and friends, telling them "My body is worn out, but my spirit is ready to soar."

Nancy is survived by her daughter, Stacy (John) Lynch of Milwaukee, and her son Charles (Tricia) Racine of Stevensville; grandchildren: Raci and Henry Lynch, and Harleigh, Hannah, Maxwell, and Benjamin Racine; sisters: Sue (Bob) Kingsley of Fort Myers, Fla., Chris (Tom) Williams of Kalamazoo; and brother, Mike (Lynn) Tompkins of Camas, Wash.

Per Nancy's wishes, cremation has taken place.

Memories and condolences may be left at www.starks-menchinger.com. In lieu of flowers, please consider a donation to the Readiness Center at www.readinesscenterinc.org. Arrangements have been entrusted to Starks & Menchinger Chapel & Cremation Services, 269-556-9450.

Alan Palmer

Aug. 27, 1948 – Sept. 25, 2020

Alan Palmer, 72, of New Buffalo died peacefully Friday, Sept. 25, 2020, in the comfort of his family's presence.

He was born Aug. 27, 1948, in Virginia to Kermit Sr. and Madeline Mullins.

He is survived by the love of his life, William "Bill" Lindblom, who he met in 1998 and married July 22, 2015, in St. Joseph.

Alan cherished his family and the time he spent with them, especially his "grandchildren," who called him "Grampuncle," with whom every moment was full of adventure, laughter and boundless love. His greatest loves were his three little puppies, Scooter, Rufus and MayMay, whom he credited with making him a better human being.

He had a way with people and made them feel like they were the most important person in the room. He had a larger than life personality that brought joy and humor to everyone and everything he encountered. Alan, a nurturer by nature, was a pillar of the AA community, influencing and inspiring countless lives.

He lived in many places including: Chicago, New York, Los Angeles, San Francisco, Santa Fe, Palatka and Delray Beach, Fla., Spain and Mexico City. In these various places, Alan engaged in a variety of professions such as: an art gallery manager, owner and curator, actor, acting coach, Broadway producer, video producer, script analyst, furniture and antiques dealer and designer. He served on the board of the Lubeznik Center for the Arts as a champion for children's art education. Here in Harbor Country, he was best known as the owner of Charm Cottage.

He found great pleasure and peace walking the Michigan lakeshore searching for crinoids and sea glass. He felt the same way about the buying, selling and trading of most everything. His instinctual appreciation for art and design were refined at the School of The Art Institute of Chicago.

Alan will be greatly missed by all who knew him. He is survived by his loving husband, Bill, of New Buffalo; and family members: Tracy (Josh Silverman) Fisher Silverman, Julie (Jason Rosenthal) Fisher, Fisher (Alexis Bloom) Stevens, Bob Nienhouse: six "grandchildren": Max, Miles, Parker, Meyer, Otis and Paloma; two sisters: Jo and Sadie; brothers: Michael, Randall, Rod and Jeff; and nieces and nephews including: Carlton, Catherine (Nick Lindsey), David Alan, John Michael, and Sammie.

He was preceded in death by his parents.

Family and friends will gather at a future date and safer time, to be announced. Please share a memory, a photo or a message online: wagnercares.com.

The family prefers contributions in Alan's memory be made to Michiana Humane Society, 722 IN-212, Michigan City, IN 46360, or Fernwood Botanical Garden at fernwoodbotanical.org, or Lubeznik Center for the Arts at lubeznikcenter.org.

Arrangements have been entrusted to Pobocik Chapel Wagner Family Funerals, Three Oaks.

Death notices

Pauline Marie Allen, 71, of Allegan, Mich., died Sept. 28, 2020, at Lakeside Vista in Holland. Gorden Funeral Residence, Allegan Mich., 269-673-3652.

Glen Wesley Mathewson, 88, of Buchanan died Oct. 2, 2020. Purely Cremations – Starks Family Funeral Homes, Benton Harbor, 926-9440.

Alan Palmer, 72, of New Buffalo died Sept. 25, 2020. Wagner Family Funerals, Pobocik Chapel, Three Oaks, 756-3831.

Lou Ann Schaller, 66, of Bridgman died Sept. 27, 2020. Pike Funeral Home, Boyd Chapel, Bridgman, 465-3239.

Josephine Annette Stone, 97, died Sept. 26, 2020. Calvin Leonard Funeral Home, Hartford, 621-4101.

Levie Williams, 84, of Dowagiac died Oct. 2, 2020, in his home. Brown Funeral Home & Cremation Services, Niles, 683-1155.

Anita Marie Rivette

Nov. 6, 1937 – Sept. 24, 2020

Anita Marie (St. Pierre) Rivette passed away peacefully on Sept. 24, 2020, due to COVID-related heart failure.

She was born in Paw Paw on Nov. 6, 1937, to George and Elaine St. Pierre.

She was an only child but always thought of her cousins: Kay and Joanne Rix, as the sisters she never had. She and Kay were especially close. Kay went on St. Pierre family vacations and played drums with Anita in the Paw Paw High School band.

Anita married her husband of 62 years, Lynn Rivette, on May 10, 1958. For him, it was "love at first sight," when he met Anita at age 13. For her, marrying Lynn was, to George's consternation, more important than going to college. She worked at Michigan Bell Telephone after high school, and left when she had her first child, Michele, then her son, Thomas Kyle. The family moved to Stevensville, in 1966, and she lived there the rest of her life.

Anita was a stay-at-home mom for years, then worked at the State of Michigan for 19 years in Benton Harbor. Her favorite role was being Mom and Nana. She said recently that her children were "the pride of my life." Anita's happiest times were when she and Lynn attended activities that their children and grandchildren enjoyed: music, theater, sports, particularly traveling to Alabama for Tom's spring training games when he played baseball in college. "Needs" had dear friends with whom she took ceramics, had weekly breakfasts, and traveled during her mid-life years.

Anita will be remembered for her great cooking, especially her soups and macaroni and cheese; her love of music, candles, and QVC; and her steady, quiet strength and unfailing love for her family. Even during difficult months before her death, she was uncomplaining and accepting.

Anita is survived by her beloved husband, Lynn Rivette; her daughter, Michele Rivette (Ann Arbor); her son, Thomas Rivette and his fiancée, Amanda Fannon; four grandchildren: Lauren and Mikey Rivette (Stevensville), Maia Rivette (Ann Arbor), and Miah Fannon (Stevensville); Kay (Rix) and Dennis Lawton (Kalamazoo); sister-in-law, Cheryl (Rivette) Weatherford (Tennessee); and many younger cousins and their families.

In lieu of flowers, memorials may be made to the family, c/o Lynn Rivette, at Starks Family Funeral Homes, 2650 Niles Road, St. Joseph, MI 49085.

Contributions to charities will be made at a later time.

Anita did not wish to have a funeral, but there will be a private family celebration of her life at a later date. She will be buried at the Prospect Hill Cemetery in Paw Paw.

Those wishing to sign Anita's memory book online may do so at www.starks-menchinger.com.

Lou Ann Schaller

April 29, 1954 – Sept. 27, 2020

Lou Ann Schaller (Shoemaker) was born on April 29, 1954, and raised in Albuquerque, N.M.

Her mother, Virginia Shoemaker (Scholes), a hard-working single mother, provided her with a youth filled with happiness and love. Her mother met Dave Mandeville, who became like a father to Lou Ann.

She was working as a waitress when she met her first love, James Schaller. Lou Ann and Jim had a son, Mark, and a daughter, Melinda. They settled in Bridgman, Jim's place of birth and the city they would call home.

Lou Ann's vocation was her family. She raised her children how her mother raised her, with happiness and love.

Jim died young, when he was just 52. After several years she met the second love of her life, Don Ashley. Don ignited a second life in Lou Ann. He motivated her to pursue an active lifestyle and rekindled her fondness for the outdoors. They adventured throughout the country.

Lou Ann's children married, and the unions blessed her with granddaughters: Aline Schaller and Emma Brownfield. Lou Ann loved those little girls with every thread of her being.

She also loved beagles, making fudge, collecting crafts, "Star Trek," mysteries, and a hundred things more, but most of all, Lou Ann loved her family.

On Sept. 27, 2020, she died at her home in Bridgman at the age of 66.

She leaves behind her fiancé, Don; son, Mark and his wife, Emily; daughter, Melinda, and her husband, Doug; grandchildren: Emma and Aline; brother, Paul, and his wife, Anne; sister, Maria, and her husband, Pat; and many brothers- and sisters-in-law; step-children; grandchildren; nephews; nieces; and friends.

Cheryl Houtz

March 15, 1954 – Sept. 28, 2020

Cheryl Mary Houtz, 66, of Stevensville passed away Monday, Sept. 28, 2020, at Golden Age Manor, Stevensville with her daughter and husband by her side.

A celebration of life will be at 11 a.m. Thursday, Oct. 8, at Starks & Menchinger Chapel & Cremation Services, 2650 Niles Road, St. Joseph with Pastor Brian Rumer officiating. Friends may visit with the family from 10 a.m. to time of service.

Memorials may be made to Caring Circle of Lakeland, 4025 Health Park Lane, St. Joseph, MI 49085. Those wishing to sign Cheryl's Memory Book online may do so at www.starks-menchinger.com.

Cheryl was born March 15, 1954 in St. Joseph, to Howard and Mary (Dehring) Houtz.

She graduated from Lakeshore High School 1972. Cheryl married John Rybarczyk on Nov. 6, 2010, at New Life Baptist Church in St. Joseph. She was a talented arts and crafts person, she loved ceramics and crocheting. Cheryl was a tremendous cook, her family said that everything she made was wonderful. Her favorite moments were spending time with family, especially her grandchildren.

Cheryl is survived by her husband, John Rybarczyk; daughter, Erin (Dan) Oderkirk of Grand Rapids; grandchildren: Colin Oderkirk, Andrew Oderkirk, and Adalyn Oderkirk.

She was preceded in death by her parents, and her son, Eric Goodsell.

Jane Daisy

Aug. 22, 1940 – Sept. 29, 2020

Jane Daisy, 80, of Coloma passed away at the Hanson Hospice Care Center on Tuesday Sept. 29, 2020.

Jane is survived by husband, Ron; son Mark Carlock, and daughter-in-law, Penny Camp of Sodus Township; son, Dave Carlock of Benton Township; sister, Margaret Hilbink; and brother-in-law, Dave of St. Joseph.

She is preceded in death by her brother, Leroy Hadley.

Jane was born Aug. 22, 1940, in Benton Township, daughter of the late Clarence and Cloteal Hadley.

Local friends may have met her through her work with Whirlpool, New Products, or Shepherd Casters while married to the late Nelson Carlock.

In 1976, Jane was remarried to WHFB's morning show host Frank Roberts (Prater) and relocated to his family's hometown of Grayson, Ky., where she lived happily for 30 years until his passing, working as a tri-county supervisor and addictions therapist for the state of Kentucky, while also serving her community as the mayor's wife.

After a long-time friend played matchmaker, Jane fell in love with her husband, Ron, which drew her back to enjoy her last 14 years with him in Berrien County where she assisted him with his business and loved his companionship, be it on sunny motorcycle rides or simply watching "The Big Bang Theory" at home.

Her loving grandchildren include: Jamie Carlock and wife, Dawn of Newton, Iowa, Sara Koon and husband, Matt of Gulf Shores, Ala., Sean Carlock and wife, Erica of Little Rock, Ark., and MacKenzie Carlock of Chicago; great-grandchildren: Alyssa, Ella and Theodore Carlock, and Brayden, Kambell and Josiah Koon.

A celebration of life will be held in 2021.

Anyone wishing to make a memorial gift in Jane's name may do so to the following organizations: the Lewy Body Dementia Research Center at Stanford University, Caring Circle in St. Joseph, or Pennies From Heaven in Berrien County.

Arrangements have been entrusted to Purely Cremations. Friends wishing to leave the family a message of condolence may do so at purelycremations.org/obituaries.

Julius Bancer

March 17, 1935 – Sept. 29, 2020

Julius "Jay" Bancer, 85, passed away Tuesday, Sept. 29, 2020, in his home of natural causes.

He was born March 17, 1935, in South Bend, where he lived all of his life except for two school years, which were spent in Miami, Fla.

On May 23, 1959, in St. John's Catholic Church, South Bend, Jay married his forever love, the former Alyce Faye O'Connor, who survives.

In addition to his loving wife of 61 years, he is survived by three children: Julie Anna (John) Penkala of Union, Mich., John Joseph Bancer of Elkhart and Alyson Blanche (Anthony) Brison of New Carlisle. Jay is also survived by two grandchildren: Jamilynn (Evan) Ryan and Alaina Brison. He is survived by sisters; Anna Schilens of Mesa, Ariz., and Helen Coddens of North Liberty, Ind.

Jay was preceded in death by brothers: Peter, Chet, Sam, Joe and John Strykul, and sisters: Sophie Clemens, Mary Monroe Strykul and Lucy McCuen.

Friends may visit with the family from 2-5 p.m. Sunday, Oct. 4, at Palmer Funeral Home, Hickey Chapel, 17131 Cleveland Road, South Bend. The family looks forward to visiting with you. Please be respectful toward all and wear a face covering. Graveside services and burial for Jay will be held privately at Highland Cemetery in South Bend.

Online condolences may be left for the Bancer family at www.palmerfuneralhomes.com.

Dennis Newell

Oct. 23, 1948 – Sept. 30, 2020

Dennis Newell, 71, of Decatur passed away Wednesday, Sept. 30, 2020, at his home.

A celebration of life service will be at 1 p.m. on Monday at Newell Chapel, 83313 M-51 Highway, Decatur, officiated by James Abshagen. Burial will follow at Lakeside Cemetery in Decatur.

Visitation will be from 1-5 p.m. Sunday at Newell Chapel. Memorials may be made to V.F.W. of Decatur or Decatur Human Services. Friends wishing to leave a condolence may do it at www.newellchapel.com.

Dennis was born in Chicago, Ill., on Oct. 23, 1948. His parents through his life were H. Wesley and Jayne (Kingsbury) Newell.

Dennis graduated from Decatur High School in 1966 and received a bachelor of science degree from Western Michigan University and a mortuary science degree from Wisconsin Institute of Mortuary Science. He returned to Decatur to serve the community at Newell Funeral Home for over 50 years as a funeral director/owner.

On July 16, 1983, he married the love of his life, Prudence Wattles, at Newell Funeral Home.

He enjoyed helping people in Decatur and giving back to the community. He was past president of Decatur Athletic Boosters, Decatur Lions Club, and a member of Michigan Funeral Directors Association. He was an avid golfer for over 50 years, he bowled at Rainbow Lanes and was a Notre Dame fan.

He is survived by his wife, Prudence; one daughter, Heather (Bobby) Hart of Grand Rapids; one son Patrick (Marci) Yeider of Decatur; a special nephew, Christopher Kovalcik; sister, Patte Newell; and a sister-in-law, Stephanie Johnson.

See more obituaries on Page A5

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OBITUARIES

Josephine Stone

Aug. 24, 1923 – Sept. 26, 2020

Josephine Annette Stone was called home Sept. 26, 2020.

Jo was born on Aug. 24, 1923, in Benton Harbor, the daughter of Ransom Reed and Luella Van Riper Reed.

Jo married the love of her life, Marvin Stone "Stoney." Together they built and ran Jo's Fruit Market in Hartford. They specialized in fruits and vegetables from Southwest Michigan.

Jo's love for the Bible and religious beliefs came from her foster parents Ma and Pa Bellgoens. Jo loved to keep herself busy with many hobbies. She loved to crochet, read, travel, bake, decorate cakes, walking and just staying fit. Jo also had a passion for taking care of animals, her pets, her flock of wild birds she fed. She loved them all.

Recently when her great-nephew, Joseph Reed, visited her he asked her, "How do you stay so young?" She simply replied, "At my age you got to keep moving!"

Jo was preceded in death by her husband, Marvin Stone; her mother, Luella Reed Swisher; her father, Ransom Reed; stepfather, Chester Swisher; sister, Opal Rhinehart Thompson; brother, James Reed; sister, Glenna Sanders; brothers: Chet Swisher, James Swisher, Charlie Swisher, William Swisher, Gerald Swisher, Floyd Swisher; sisters: Helen Swisher, Luella "sissy" Swisher, Veronica Snodgrass, Deanna Bassett, Audrey Wilson and Ethelyn Pasterick.

Jo is survived by sister, Belle Gilbert, and stepbrother, Arthur Swisher. She is also survived by numerous nephews and nieces whom she loved dearly.

Rest in peace, at 97 you deserve it.

Cremation has taken place and a private burial will take place at a later date. In lieu of flowers memorial donations in Jo's name may be made to Caring Circle Hospice.

The Calvin Funeral Home in Hartford is assisting the family with arrangements. Those wishing to leave memorial condolences for the family may do so on our website at www.calvin-leonardfh.com.

Doris Henderson

Sept. 15, 1926 – Sept. 30, 2020

Doris May Henderson, 94, of Stevensville passed away Wednesday, Sept. 30, 2020, at her home.

Doris was born Sept. 15, 1926, in LaPorte, Ind., to John and Wilma (Cissne) Grandorf.

Following graduation from LaPorte High School, Doris married her high school sweetheart, Jack Wendt, and had three children: Douglas (Maribeth) Wendt, Carol (Perry) McCalla, and Darrell (Diana) Henderson.

She later married Robert Henderson, and had one son, David, both of whom have preceded her in death. That marriage blessed the family with three step-children: Donna Mae Woody, Linda (Brent) Dipert, and Robert Henderson. Doris had three siblings: Janice Jones, Jean Warner, and John Grandorf Jr., all of whom have also preceded her in death. Her very large and loving family includes many grandchildren; great-grandchildren; nieces, and nephews who affectionately referred to her as "Aunt Dodie."

Doris was very talented, creative, hard-working and generous, and was dearly loved by all who knew her. She was a bit sassy, with a fiery personality, along with a great sense of humor and a sharp wit. She enjoyed playing poker, fishing, and loved the Christmas season.

Doris owned several antique shops throughout her life, and will be remembered most from "The Classics" in Baroda. She spent many years there with her partner of 40 years, James "Pat" Sutton, making countless friends, selling antiques, and creating beautiful custom floral and Christmas designs. Her memory will live in the hearts of all those she touched.

Services for Doris will be held at a later date. Memorials may be made to Caring Circle Hospice. Those wishing to share a memory of Doris online are encouraged to do so at www.starks-menchinger.com.

Paul McCoy Sr.

May 8, 1945 – Sept. 27, 2020

Elder Paul H. McCoy Sr., 75, of Kalamazoo, formerly of Benton Harbor departed this life Sept. 27, 2020, at home surrounded by family.

A visitation will be from 5-7 p.m. Oct. 4, at Robbins Brothers Funeral Home, Benton Harbor. A celebration of life service will be at noon, Oct. 5, at the Lily of the Valley Church, Covert. Those wishing to sign the guest book online may do so at www.robbinsbrothersfh.com.

Paul was born May 8, 1945, in Wyatt, Mo.

He retired as a custodian and bus driver from Covert Public Schools. Paul was a pastor of St. Paul Church of God in Christ.

Paul is survived by his five sons: Paul (Sara) McCoy Jr., of Berrien Springs, Stefan (Khristen) McCoy of Ann Arbor, Patrick McCoy, Derek (Shalonda) McCoy, of Kalamazoo, Eric (Altamese) McCoy of Covert; eight daughters: Anna Lisa Johnson, Cynthia McCoy, Regina (Harry) Childress, Dezirae Graham, all of Kalamazoo, Serena Hines of Benton Harbor, Tekieliah (Damon) Brown of Grovetown, Ga., Maryellen Allen of Grand Rapids, Samantha (Dontay) Smith of Ypsilanti, Mich.; 43 grandchildren; 18 great-grandchildren; three brothers: Attorney Robert (Pam) McCoy, Bishop Calvin (Wilona) McCoy, Pastor Steven (Patricia) McCoy; seven sisters: Rosie (Edward) Hudson, Missionary Ruthie Haralson, Annie Queen (Anthony) Rolling, Virgie (Michael) Rollins and Missionary Darlene McCoy, Missionary Katie McCoy, Helena Allen; and a host of nieces and nephews.

Robin 'Rob' Vance

May 19, 1955 – Aug. 12, 2020

Robin "Rob" Vance, passed away Wednesday, Aug. 12, 2020 at his home.

Rob was born May 19, 1955, in St. Joseph to James G. and Sonia A. (Tollas) Vance. He graduated from St. Joseph High School, class of 1973. After high school, Rob served his country in the U.S. Marine Corps.

Rob married his wife, Jayne A. McDonald, of Benton Harbor on June 1, 2012. He was employed by New Products Corp. in Benton Harbor; Whirlpool Corp., Berrien Hills Golf Club for several years, and since 2017 had been a groundskeeper at Harbor Shores Golf Course.

Rob was a long-time member of the BPOE #541 St. Joseph/Benton Harbor. Sharing conversation with other veterans was important to him. He enjoyed rooting for the University of Michigan Wolverines and the Green Bay Packers. He also enjoyed camping with "The Gang" at Camp Bull@#%! in Baldwin.

Rob is survived by his wife, Jayne; two sisters: Kellene Brown of Jonestown, Pa., Shawn Vance-Dixon of Wauseon, Ohio; nieces and nephews: Neil Brown, Phillip Brown, Shannon Dixon, Shane Dixon and Cora; and great-nephews: Gabriel and Jacob Dixon.

He was preceded in death by his parents.

A celebration of life gathering will be at 1 p.m. Saturday, Oct. 10, at Briarwood Pavilion in Riverview Park, St. Joseph. Elks Funeral Rites will be conducted at 2 p.m. by the St. Joseph/Benton Harbor Elks Lodge #541. Those wishing to sign Rob's memory book online may do so at www.starks-menchinger.com.

Freddel Johnson

April 16, 1963 – Sept, 19, 2020

Freddel Johnson, 57, of Benton Harbor passed away on Saturday, Sept. 19, 2020, at Henry Ford Hospital in Detroit.

Freddel Johnson was born on April 16, 1963, in Carriere, Miss., to Harry Sr., and Christine (Wilson) Johnson, and was raised in Michigan.

A large passion of Freddel's was his garden; he grew a wide variety of fruits and vegetables. Freddel also loved listening to R&B music. He was an incredible man who loved his family dearly.

Freddel is survived by his children: Freddel Johnson Jr., Michael Johnson, and Crevonda Heggler; several grandchildren; siblings: Danny Wilson, Bobbie (Isaiah) Davis, Harry Johnson Jr., Cleo Johnson, Luciel Johnson, Walter Johnson, Jacob (Pam) Johnson, and John Johnson; and a host of nieces, nephews and cousins.

Freddel was preceded in death by his parents: Harry and Christine Johnson; grandmother, Laura Curry; twin brother, Fred Johnson; nephew, Jacob Johnson Jr.; and niece, Sheila Hogan. All who knew Freddel will forever remember his cheerful spirit that lit up a room. May his memory live on.

A home going celebration will be at noon on Thursday, Oct. 8, at Starks & Menchinger Chapel & Cremation Services, 2650 Niles Road, St. Joseph. Friends may visit with the family two hours prior to the service from 10 a.m.-noon.

Out of respect for the family and guests in attendance, masks and social distancing will be required. Memorial contributions may be made to the family; checks payable to Alfred Wilson. Those wishing to leave an online condolence may do so at www.starks-menchinger.com.

Denise Lynn

April 9, 1951 – Sept. 29, 2020

Denise Lynn passed peacefully comforted by her family on Tuesday, Sept. 29, 2020. She was 69 years old.

A celebration of life service will be at 3 p.m. Tuesday, Oct. 6, at Starks & Menchinger Chapel and Cremation Service, 2650 Niles Road, St. Joseph, with pastor Tom Bird officiating. Friends may visit with the family from 1-3 p.m. Tuesday at the funeral home. Due to COVID-19 and in respect of social distancing, masks will be required. Those wishing to share a memory of Dani online may do so at www.starks-menchinger.com

Dani was born April 9, 1951. She attended St. Joseph Schools, University of Arizona and received her bachelor's degree from Andrews University in 1992 as a landscape designer. She worked for several different nurseries for a few years before starting her own landscaping business, Perennial People. She retired in 2013.

Dani was an avid motorcyclist. She and her husband, Dog, along with family and friends crisscrossed the U.S. on their Harley-Davidsons, attending bike rallies, going on vacation and visiting state and national parks. In 2008, Dani set a land speed record on her 1938 Harley.

Dani and Dog would always say, "that the best way to see this great country of ours is from the seat of a Harley Davidson."

Dani was most proud of her gardens, which she gradually built-up over a period of many years. She utilized the innumerable flowers, plants, trees and shrubs in her gardens and the way that they were carefully placed them to ensure that she had flowers in her garden 10 months out of the year. Her gardens encompassed a total of almost half an acre and she maintained it all with great love. Her gardens will live for many years as a testament of her love of plants and the soil.

Dani is survived by her husband, Richard "Dog" Mielke; her son, Rusty Baginske; her granddaughter, Jenna (Anthony) Fletcher; her sister, Diane (Herb) Pringle; her sister Doreen Hill; brother-in-law, Ross (Vennie) Mielke; sister-in-law, Janice Mielke; dear friends: Linda and John Wetkowske, and a host of nieces and nephews.

Dani was preceded in passing by her mother, Clarice Sells; sister, Deborah Hill, and her mother and father-in-law, Eleanor and Leon Mielke.

May she rest in peace.

Roy Boswell

Feb. 12, 1945 – Sept. 29, 2020

Roy Barney "Barney" Boswell, 75, of Three Oaks died peacefully Tuesday, Sept. 29, 2020.

Roy was born Feb. 12, 1945, in Caruthersville, Mo., to B.W. and Helen Boswell.

He married Laverne Shepherd, Sept. 24, 1971, in Benton Harbor.

Barney cherished spending as much time as he could with his family. He watched "The Price is Right" faithfully and could guess winning numbers almost every time. He also loved watching westerns. He enjoyed sitting on his deck with his tomato plants. Roy loved his rescue dogs Buddy and Max. He proudly served in the U.S. Marine Corps as a private, and was in Vietnam.

Roy will be greatly missed by family and friends. He is survived by his wife and love of his life, Laverne Boswell, of Three Oaks; three daughters: Brandy (Robert) Lemon of Three Oaks, Kim (Ken) Rowe of Galien, Marnie Schmaltz of Florida; two sons: Chip Hunter of Kalamazoo, Randy (Kathy) Hunter of Coloma; 10 grandchildren; numerous great-grandchildren; brothers: Don (Shirley) Boswell of Florida, Bruce (Maggie) Boswell of Grand Rapids; sister-in-law, Linda Boswell; and a host of nieces and nephews.

He was preceded in death by his parents; one daughter, Tonya Lynn Boswell, and one brother, Jimmie Boswell.

Arrangements have been entrusted to Pobocik Chapel Wagner Family Funerals, Three Oaks. Please share a memory or a message online: wagnercares.com.

See more obituaries on Page A4

Getting it straight

The Herald-Palladium makes every effort to ensure accuracy in its stories.

If you think there is an error, please contact the editor of the page on which it occurred. If you are unsure of whom to contact, call Local News Editor Dale Brewer at 429-3797.

BIRTHS

Lakeland Medical Center – Niles

Buchanan – Girl – 8 pounds, 10 ounces, Meagan and Gregory Barney, 11:24 p.m. Sept. 18.

Lakeland Medical Center – St. Joseph

Benton Harbor – Boy, 7 pounds, 7 ounces, Aleyia Douglas, 1:6 p.m. Sept. 28.

Benton Harbor – Boy, 6 pounds, 8.4 ounces, Stephanie Elder, 3:07 a.m. Sept. 25.

Benton Harbor – Boy, 7 pounds 13 ounces, Pamisha Harden and Dequan Branch, 5:23 p.m. Sept. 26.

Benton Harbor – Boy, 7 pounds, 5 ounces, Jernique and Antonio Kellie, 10:24 a.m. Sept. 26.

Benton Harbor – Girl, 7 pounds, 6 ounces, Tiffany Pruett and Daniel Simpson, 6:49 p.m. Sept. 24.

St. Joseph – Boy, 7 pounds 7 ounces, Kristen and Joshua Bluell, 2:15 a.m. Sept. 28.

St. Joseph – Girl, 6 pounds, 11 ounces, Grace McCuddy and William Baker, 2:03 p.m. Sept. 24.

Sodus – Girl, 7 pounds, 1 ounce, Christy and John Bailey, 8:20 p.m. Sept. 17.

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DO YOU REMEMBER?

1995 – 25 years ago

Some present administrators weren't born when New Buffalo High School held its first homecoming in 1945. Friday night will be the schools 50th homecoming. David Koch, New Buffalo athletic director and junior high principal, said, "I'm looking forward to it because of the positive nature in which they've all come forward and helped." Eleven members of that team and two cheerleaders will be returning for ceremonies before the game. The first Bison team, with a 3-3 record, had spirit from the beginning. New Buffalo had to play big, distant schools because none of the districts in its conference had football teams. The team was scheduled for eight games in the fall of '45, but an epidemic closed some schools during the season. Siebenmark said he couldn't remember exactly what the disease was, but it made people very ill without being life-threatening.

1985 – 35 years ago

The Berrien County Model Railroad Club will hold its fall clinic Saturday at the Berrien County Youth Fairgrounds. The clinic will feature displays and demonstrations on all aspects of model railroading. In addition to the demonstrations, other activities planned for the day include a four-axle HO diesel pulling contest, video tapes of club members layout, and a swap meet and sale.

1970 – 50 years ago

St. Joseph High School will hold its "back to school" night Tuesday with the emphasis on attendance, Assistant Principal Jon Schuster said. The evening will permit parents to visit the classes their students will attend each day. It gives parents an insight into school procedure. Parents will meet at 7:30 p.m. in the high school auditorium, and then will spend about 10 minutes in each class.

TODAY IN HISTORY

By THE ASSOCIATED PRESS

Today is Saturday, Oct. 3, the 277th day of 2020. There are 89 days left in the year.

Highlight in history:

On Oct. 3, 1995, the jury in the O.J. Simpson murder trial in Los Angeles found the former football star not guilty of the 1994 slayings of his former wife, Nicole Brown Simpson, and Ronald Goldman (however, Simpson was later found liable for damages in a civil trial).

On this date:

In 1863, President Abraham Lincoln proclaimed the last Thursday in November Thanksgiving Day.

In 1941, Adolf Hitler declared in a speech in Berlin that Russia had been "broken" and would "never rise again."

In 1961, "The Dick Van Dyke Show," also starring Mary Tyler Moore, made its debut on CBS.

In 1967, folk singer-songwriter Woody Guthrie, the Dust Bowl Troubadour best known for "This Land Is Your Land," died in New York of complications from Huntington's disease; he was 55.

In 1970, the National Oceanic & Atmospheric Administration (NOAA) was established under the Department of Commerce.

In 1974, Frank Robinson was named major league baseball's first Black manager as he was placed in charge of the Cleveland Indians.

5-Day Forecast for St. Joseph

Today	Tonight	Sunday	Monday	Tuesday	Wednesday
Mostly Cloudy	Few Showers	Few Showers	Mostly Sunny	Partly Cloudy	Mostly Sunny
56°	45°	55° / 40°	60° / 47°	65° / 53°	64° / 47°

Local Outlook

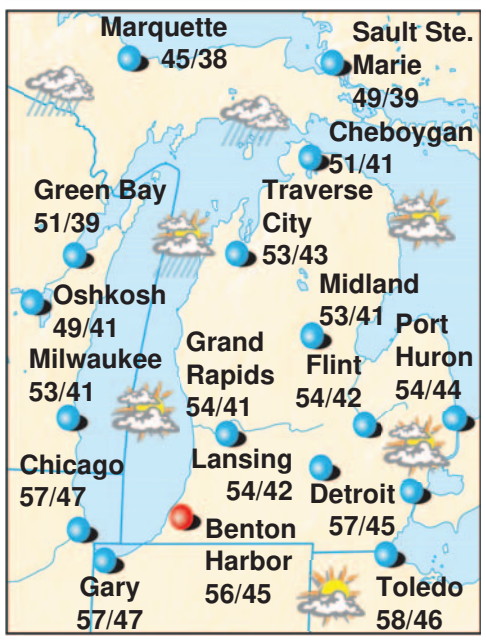
Today we will see mostly cloudy skies with a high temperature of 56°, humidity of 57%. South wind 2 to 8 mph. Expect mostly cloudy skies tonight with a 55% chance of showers, overnight low of 45°. Light winds.

Sun and Moon

Sunrise	7:45 a.m.
Sunset	7:22 p.m.
Moonrise	8:33 p.m.
Moonset	9:14 a.m.

Last	New	First	Full
10/9	10/16	10/23	10/31

Regional Map



Local Almanac

Benton Harbor Yesterday

Temperature

High	57°
Low	42°
Normal High	68°
Normal Low	46°
Record High	84° in 2017
Record Low	32° in 2003

Precipitation

Yesterday	0.13"
Month to date	0.35"
Normal for month	0.19"
Year to date	28.54"
Normal Year to date	28.94"

Air Quality

Yesterday 41

Main Offender ..... Particles

The higher the number, the greater the need for people with respiratory problems to reduce outside activity.

0-50	Good
51-100	Moderate
101-150	Sensitive
151-200	Unhealthy

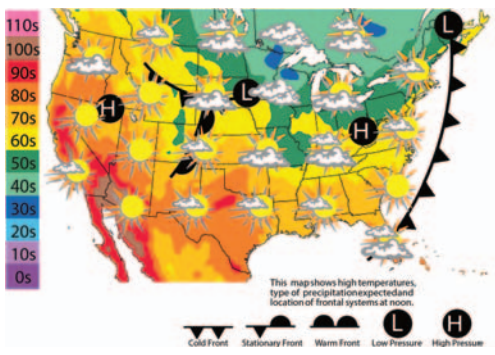
Weather Trivia

Is it true that thunder makes milk go sour?

Answer: No, it is just an old wives tale.

National Weather Map

Forecast map for Oct. 3, 2020



For latest weather updates: **www.UpdatedWx.com/HP**

Lake Michigan

Today, Variable winds less than 5 kt. Mostly cloudy. Waves around 1 ft. Water temperature 64 degrees. Tonight, Variable winds less than 5 kt. Showers likely. Waves around 1 ft.

Michigan Forecast

Upper Peninsula

Today, skies will be mostly cloudy to cloudy with widespread showers, highs in the 40s and 50s. South wind 2 to 6 mph. Expect mostly cloudy skies Sunday with widespread showers, highs in the 40s and 50s. East wind 7 to 10 mph.

Lower Peninsula

Today, skies will be mostly cloudy with highs in the 50s. South wind 2 to 8 mph. Expect mostly cloudy skies Sunday with widespread showers, highs in the 50s. South southwest wind 3 to 11 mph.

IN BRIEF

People who exhaust unemployment get 20 weeks more

LANSING (AP) — People who exhaust 39 weeks of unemployment benefits in Michigan are eligible for up to 20 weeks of additional payments, the state announced.

The federal extended benefits program kicked in because Michigan has had an unemployment rate of 8 percent or higher for three straight months during the coronavirus pandemic, the Unemployment Insurance Agency said Thursday.

People out of work get up to 26 weeks of regular benefits and an additional 13 weeks because of the virus outbreak. The weekly payment for those who surpass 39 weeks will the same as what they received for regular unemployment insurance and not include the since-expired supplemental federal benefit of $600 and later $300.

Appeals court will take absentee ballot dispute next week

LANSING (AP) — A controversy over absentee ballots is on a fast track, the Michigan Court of Appeals said Friday.

The court said a randomly drawn three-judge panel will meet Oct. 9 but will rely on legal briefs and not hear arguments. The Republican-controlled Legislature is appealing an order that requires the counting of absentee ballots long after Election Day.

Ballots can be counted if postmarked by Nov. 2 and delivered within 14 days after the Nov. 3 election, a Court of Claims judge said, pointing to mail delays during the coronavirus pandemic.

The decision is being challenged by the House and Senate. State law normally cuts off absentee ballots at 8 p.m. on Election Day.

The Legislature intervened in the case after Attorney General Dana Nessel and Secretary of State Jocelyn Benson, both Democrats, said they would abide by Judge Cynthia Stephens' decision and not fight it.

A lawsuit seeking more time to count ballots was filed by a group called Michigan Alliance for Retired Americans.

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hp SPORTS

Friday's football scores

Benton Harbor	42	Buchanan	31	White Pigeon	44	Coloma	42
Niles	6	Berrien Springs	15	Hartford	6	Fennville	21
Lakeshore	37	Brandywine	28	Constantine	55	Bridgman	66
BC Central	12	South Haven	22	Watervliet	6	Michigan Lutheran	0
St. Joseph	20					Eau Claire	30
Portage Central	13					Bangor	27

Second half boosts Bears

St. Joseph shuts out Portage Central after halftime

By AL AREND
HP Sports Correspondent

St. Joseph's football team rallied from an early 13-point deficit Friday night to remain undefeated by defeating visiting Portage Central 20-13 in a Southwest Michigan Athletic Conference West Division football game.

St. Joseph 20 Portage Central 13

Coach Andrew Pratley's Bears overcame four lost fumbles to improve to 3-0 on the season and 2-0 in the SMAC.

"We had three turnovers to start, but scored a key touchdown just before half to get us back in the game," Pratley said. "Then we came out and just dominated the second half."

Inside

- Lakeshore easily defeats Battle Creek Central
- Buchanan trips up Berrien Springs
- Coloma doubles up Fennville
- Bridgman blanks Michigan Lutheran

– Page B2

The second-period TD with 18 seconds left came on a 6-yard pass from quarterback Troy Pratley to Griffin Shinrock.

Shinrock, a 6-foot-3 senior flanker, had seven receptions for 105 yards, including a 16-yard scoring strike from Pratley that knotted the score at 13.

"Shinrock is just a great player and he had some huge catches for us tonight," added Pratley. "And I thought Troy (Pratley) came through despite being under heavy pressure the whole game."

The coach's son completed 8 of 24 aerials for 117 yards, and rushed for 46 yards on 23 carries, as he was sacked several times. He scored the game-winner with 4:49 left on a 1-yard sneak, capping a 10-play, 48-yard drive.

"We made a lot of adjustments at halftime, and I thought our defense played great," Coach Pratley said. "Brennen Kerns' two interceptions for the second game in a row were huge."

Joseph Brown led Bears

See **BEARS**, page B3

Ron DeKett / HP correspondent

St. Joseph's Griffin Shinrock catches a touchdown pass in the closing minutes of the second quarter of Friday's game against Portage Central.

Tigers air it out

Passing attack helps Benton Harbor roll past Niles

By BEN SANDERS
HP Sports Editor

BENTON HARBOR — Benton Harbor used a pair of strong-armed quarterbacks and a trio of speedy receivers to get its first football victory of the season, defeating Niles 42-6 behind 281 passing yards.

Benton Harbor 42 Niles 6

Tyler Meeks threw for 205 yards and three touchdowns, and Davionte Tasker added 76 yards passing and a score.

"We felt like that was one of the biggest things that we could do as far as passing goes," said Jeff Lambert, who was filling in as Benton Harbor head coach for the suspended Jinks Arnold. "With their defensive line being as big as they were, we weren't really sure if we were going to be able to run a whole lot, so we tried to open it up in the passing game."

Benton Harbor (1-2) was in control throughout, putting up three touchdowns in the first period.

Chris Moore caught a 34-yard pass to open the scoring. Jacarius McKinney-McGee had a 23-yard reception on the next drive, setting up Dominik Henderson for a 1-yard touchdown run.

On the Tigers' final possession of the quarter, Kentrell Pullian bobbled a short pass high into the air before pulling it back down and sprinting away for a 67-yard touchdown. He tacked on the extra point to make it 20-0 Tigers less than 10 minutes into the game.

Moore finished with four catches for 109 yards and two scores. Pullian caught two passes for 97 yards, and McKinney-McGee had three grabs for 76 yards and a score.

Niles (0-3) got its only score on the first play of the second quarter, a 2-yard run by Collin Hess, whose 46-yard scamper got the Vikings in range. Hess rushed for 114 yards, providing most of the Niles offense. The Vikings had a tough time dealing with a Benton Harbor defense led by big defensive linemen Rickey Jackson and Anthony Gray.

"They were real big," Lambert said. "They came up big for us. We feel like that's one of our biggest points is our defensive line. The type of offense that Niles ran, we felt like we had to switch some stuff up to get our guys in position, but overall I'm just happy the way everybody played as one."

Henderson added a 61-yard rushing touchdown in the fourth quarter, and Lambert was pleased with how the Tigers finished the game after struggling in the second half of losses to Kalamazoo United and Muskegon Catholic Central.

"We've been a first-half team all season," Lambert said. "We just haven't been able to put it together in the second half. We had a good

See **TIGERS**, page B3

Don Campbell / HP staff

Niles's Alex Cole hits Benton Harbor's Dominik Henderson during the first half of Friday's game.

Don Campbell / HP staff

Benton Harbor's Davionte Tasker passes during the first half of Friday's game against Niles.

Falcons rush past Panthers

Watervliet can't contain Constantine ground game

By BEN SPENCER
HP Sports Correspondent

WATERVLIET — Watervliet had a tough time slowing down Constantine's rush game on Friday.

The Panthers allowed the Falcons to net 438 ground yards and struggled to find the endzone in an eventual 55-6 loss.

Constantine 55 Watervliet 6

"They out-toughed us out front. Their big guys were better than our big guys," said Panthers coach Josh Tremblay. "They took advantage of that, and I don't blame them. They kept coming back to (the run game) and we couldn't stop them. We tried to make some adjustments. They just outplayed us tonight."

The Falcons led just 7-0 after the first and increased their lead early in the second to 14-0 on touchdown runs of 6 and 4 yards by Austin Gross and Brayden Clark, respectively.

The Panthers (1-1 SAC Lakeshore, 2-1) struck quickly after Clark's score, driving the field in just four plays to get on the scoreboard.

Quarterback Tyson Williams completed a 41-yarder to Jordon Abney to get the Panthers into Constantine territory, then Williams and Abney connected again on a 20-yard scoring strike for Watervliet's only six points of the contest.

From there, Clark and the Falcons' run game took over.

"We did have a few great individual performances on different plays with different guys, but at the same time everybody had the opposite side of those moments, too. We've got to fix that. We've got to get back to work," said Tremblay.

Constantine (2-0, 2-1) finished the first half with 375 rush yards, and scored on runs of 7, 8 and 5 yards. The Falcons then had an 8-yard touchdown catch by Owen Griffith from Ty Dumm, just before the halftime whistle, to crack the game open and lead 42-6 at the break.

Constantine's Clark finished the game with 187 rush yards and two touchdowns despite sitting out the fourth.

Aside from Clark's big night, the Falcons also saw 50+ rush yard performances out of Davonte Conley (71 yards), Gross (62) and Isaac Hall (52).

With a running clock in effect for the second half, production slowed for both teams. But Constantine was still able to find the endzone twice more on runs of 9 and 7 yards.

Many of the Falcons' scoring drives spanned a significant portion off the field. The Falcons outgained Watervliet 478-83 overall.

See **PANTHERS**, page B3

Offense falls flat as Cubs swept out of playoffs by Marlins

By ANDREW SELIGMAN
Associated Press

CHICAGO — The Miami Marlins didn't need a hand from a fan at Wrigley Field to knock the Chicago Cubs out of the playoffs this time. They did just fine on their own, and they showed they're hardly bottom feeders.

Garrett Cooper homered against Yu Darvish in a two-run seventh, hard-throwing rookie Sixto Sánchez dominated for five innings and the Miami Marlins won their first playoff series in 17 years, beating the Cubs 2-0 Friday to complete a two-game wild card series sweep.

Miami will face Atlanta in the NL Division Series in Houston starting Tuesday.

Led by manager Don Mattingly and CEO Derek Jeter, the Marlins remained unbeaten in all seven postseason series they have played following triumphs in the 1997 and 2003 World Series. And this time, in empty Wrigley Field, they didn't need an assist from the crowd. In Game 6 of the 2003 NLCS, fan Steve Bartman deflected Luis Castillo's foul ball as Cubs left fielder Moises Alou tried to make a leaping catch, which led to an eight-run, eighth-inning rally.

"The one thing that we talked about us all year was why not us?" Mattingly said. "With this kind of pitching, you can do anything. ... You feel like you've got a good shot at kind of stopping almost anybody if you make pitches."

Miami lost 105 games in 2019 and became the first team to reach the playoffs after a 100-loss season. The Marlins finished second in the NL East at 31-29 being beset by a virus outbreak early this season that forced 18 players from the field following the opening series and prevented them from playing for more than a week.

The Marlins had T-shirts with "Bottom Feeders" in their dugout Friday, a reference to a remark by Ricky Bottalico, a former Phillies pitcher and current NBC Sports Philadelphia analyst, after the Marlins' opening-day win in Philadelphia.

"I want to thank Ricky Bottalico for that motivation," closer Brandon Kintzler said.

Chicago, the NL Central champion, went 3 for 27 (.111) with runners on base in the series. Javier Báez, Kris Bryant and Anthony Rizzo combined to go 0 for 12 Friday and finished the series 1 for 24. The trio is 19 for 142 (.134) with 52 strikeouts and six walks in the postseason since the 2016 World Series title as Chicago has lost nine of 13.

Chicago missed the playoffs last year for the first time since 2014, then scored one run in its return. The Cubs haven't advanced since the 2017 team lost in the NLCS.

"Just numb," Rizzo said,

Cooper gave the Marlins a 1-0 lead with two out in the seventh with a drive into the seats beyond the left-field wall. Matt Joyce doubled off the glove of diving center fielder Ian Happ, and Miguel Rojas chased Darvish with an RBI single.

"That's probably the best feeling I've had in my baseball career, the biggest home run that I've had in my baseball career," Cooper said. "It's just something that you can't explain."

Sanchez overpowered the Cubs, striking out six and giving up four hits. The 22-year-old right-hander walked two and hit two batters.

Winner Brad Boxberger threw 1 1/3 innings. Richard Bleier got two outs in the seventh and Yimi García worked the eighth.

Kintzler, a former Cub, gave up a leadoff double to Jason Heyward in the ninth. But he struck out the next three batters, pumping his right arm after he got pinch hitter Jason Kipnis swinging on a 2-2 pitch to end the game.

Silent bats

Darvish, who took the loss, gave up two runs and five hits in 6 2/3 innings. The four-time All-Star struck out six and walked two in his first playoff appearance since Game 7 of the 2017 World Series, when he got knocked out early pitching for the Dodgers in a loss to the Houston Astros.

While Darvish delivered the sort of performance that put him in the NL Cy Young conversation, the Cubs – who ranked among the worst in the majors with a .220 average – couldn't get their offense going. They got just five hits after managing four in a 5-1 loss on Wednesday.

"I feel like we were competing against the other team and our struggle," Baez said. "We couldn't get hot. We couldn't compete and it didn't go our way. We didn't play half of the season and for me the second half is so important. You can make your first half disappear."

National League Central struggles

NL Central teams were a combined 1-7 in the playoffs, with the Cardinals playing San Diego in Game 3 of their series on Friday. The Reds and Brewers were swept. AL Central teams were 1-6.

Avila says Tigers aren't ruling out Hinch, Cora for manager

By NOAH TRISTER
AP Baseball Writer

DETROIT — Tigers general manager Al Avila said Friday that Detroit is not ruling out the possibility of hiring A.J. Hinch or Alex Cora for its manager vacancy.

Hinch and Cora were suspended through the 2020 postseason for their roles in the Houston Astros' sign-stealing scandal. The Astros fired Hinch and general manager Jeff Luhnow on Jan. 13 and Cora lost his job managing the Boston Red Sox the following day. Cora spent the 2017 season as bench coach on Hinch's staff with Houston.

The Tigers are in the market for a replacement for manager Ron Gardenhire, who retired on Sept. 19 with a little more than a week left in the season. Avila was asked about Hinch and Cora, and while Detroit's search appears to be in a very early stage, the GM at least seemed open to the possibility of hiring one of the suspended managers.

"Really, I can't say that I've eliminated anybody," Avila said. "The cheating scandal is not a good thing, obviously. They're serving their suspensions, and once their suspensions are over, then they'll be free to pursue their careers. So we have not eliminated anybody from our list at this point."

Avila said interviews will be conducted by video, but he could meet face to face once the list of candidates is down to a small number.

"We could finish this sometime in October. It might go into November," he said. "Really, we're not in a rush. We're kind of taking our time with it."

The Tigers went 23-35 in the shortened season, finishing in the AL Central cellar for the third time in four years. They did bring up two of their most highly touted pitching prospects in Casey Mize and Tarik Skubal, so that duo got some experience in the big leagues.

Avila said it is important that the next manager be able to help with talent evaluation, since there are important decisions to make throughout the roster. He sounds open to a variety of experience levels for managerial candidates.

"I guess one thing you could eliminate is a guy that maybe played and has absolutely no coaching experience, no managerial experience, and goes from being a player directly to a major league manager," he said.

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We've seen firsthand the terrible effects of breast cancer among members of our own families. That has committed us to raising awareness and money to find a cure for a disease that strikes one in every eight women in our country.

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Ron DeKett / HP correspondent

Ron DeKett / HP correspondent St. Joseph defenders Elijah Turner (22), Preston Nichols (4) and Brennen Kerns (5) tackle Portage Central's Devon Porter (23) during Friday's game.

BEARS

From page B1

tacklers with eight, while Sam Simpson and Max Altholz chipped in six and five, respectively.

The Mustangs fell to 0-3 overall and 0-2 in the SMAC, but their record is deceptive as they had to forfeit their opener to East Lansing do to 11 players that had tested positive for coronavirus unable to play in their 6-0 loss last week to Battle Creek Lakewiew.

"Portage Central is a good team and they gave us a tough game tonight," Pratley said.

Central's first two TDs came on runs of 18 and 8 yards by tailback Devin Porter, who rushed for 70 yards on 14 lugs. St. Joe wound up outgaining Portage Central, 210 yards to 163. Each team was penalized 10 times, the Bears for 43 yards and the Mustangs for 81.

St. Joseph travels to Lakeshore next Friday night.

ST. JOSEPH 20, PORTAGE CENTRAL 13

P. Central	**13**	**0**	**0**	**0**	**— 13**
St. Joseph	**0**	**7**	**6**	**7**	**— 20**

First quarter
PC – Devin Porter 18 run (Aaron Pollack kick)
PC -Porter 8 un (kick failed)
Second quarter
SJ – Griffin Shinrock 6 pass from Troy Pratley (Reese Uzelac kick)
Third quarter
SJ – Shinrock 16 pass from Pratley (kick blocked)
Fourth quarter
SJ – Pratley 1 run (Uzelac kick)

Ron DeKett / HP correspondent

St. Joseph quarterback Troy Pratley finds room to run for a long gain against Portage Central during Friday's game.

PANTHERS

From page B1

Watervliet's Don Smith carried the ball 11 times for the Panthers, gaining 39 yards. Abney finished with his two receptions for 61 yards, and Logan Duscha also nabbed two for 24 yards.

Williams finished 7-of-14 passing for 100 yards, with one score and one interception. The Falcons sacked Williams seven times, and also recovered both a fumble and onside kick in the first half.

"The focus going forward is going to be next week. We play a tough Kalamazoo United team," said Tremblay. "Hopefully sometime down the road we get another crack at Constantine and we'll see how it plays out, but we need to move forward and learn from this."

CONSTANTINE 55, WATERVLIET 6

Watervliet	**0**	**6**	**0**	**0**	**— 6**
Constantine	**7**	**35**	**7**	**6**	**— 55**

First quarter
C – Austin Gross 6 run (Kylie Roberts kick).
Second quarter
C – Brayden Clark 4 run (Roberts kick).
W – Jordon Abney 20 pass from Tyson Williams (pass failed).
C – Ty Dumm 7 run (Roberts kick).
C – Isaac Hall 8 run (Roberts kick).
C – Clark 5 run (Roberts kick).
C – Owen Griffith 8 pass from Dumm (Roberts kick).
Third quarter
C – Bo Eckman 9 run (Roberts kick).
Fourth quarter
C – Dom Jacobs 7 run (kick failed).
Records – Watervliet 1-1 SAC Lakeshore, 2-1; Constantine 2-0, 2-1.

TIGERS

From page B1

good week of practice, we prepared well and we really scouted Niles. At the end of the day, we felt like we had a good game plan coming in for them, and we executed well tonight."

BENTON HARBOR 42, NILES 6

Niles	**0**	**6**	**0**	**0**	**— 6**
B. Harbor	**20**	**0**	**8**	**14**	**— 42**

First quarter
BH – Chris Moore 34 pass from Tyler Meeks (Kentrell Pullian kick), 9:01.
BH – Dominik Henderson 1 run (kick blocked), 4:53.
BH – Pullian 67 pass from Meeks (Pullian kick), 2:31.
Second quarter
N – Collin Hess 2 run (run failed), 11:56.
Third quarter
BH – Jacarius McKinney-McGee 43 pass from Meeks (Meeks run), 5:46.
Fourth quarter
BH – Moore 17 pass from Davionte Tasker (run failed), 8:37.
BH – Henderson 61 run (McKinney-McGee pass from Meeks), 5:35.
Records – Benton Harbor 1-2, Niles 0-3.

Contact: bsanders@TheHP.com, 429-1294, Twitter: @HPBen Sanders

No. 5 Irish return to practice following COVID-19 outbreak

By JOHN FINERAN
Associated Press

SOUTH BEND — Fifth-ranked Notre Dame is embracing an "all in" mentality for the rest of its coronavirus-interrupted Atlantic Coast Conference season.

Coach Brian Kelly needs only to point to sophomore linebacker Jack Kiser as the perfect example of a player being ready if his number is called. Less than a week after working with the scout team, Kiser was awarded the game ball from Kelly following Notre Dame's 52-0 victory over South Florida on Sept. 19.

"The reaction (in the postgame locker room) was pretty impressive – everyone was excited when he got the game ball," Kelly said. "You know, it's cliché-ish, but it's next-man-in mentality … we know their preparation is going to be such that they are going to be ready to play."

The 6-foot-1½, 221-pound Kiser is from tiny Royal Center, Indiana, little more than an hour's drive from the Notre Dame campus. Defensive coordinator Clark Lea recruited Kiser and offered him a scholarship prior to his 2018 senior season at Class A power Pioneer, where he played quarterback and linebacker and twice led his team to state championships.

Against USD, he finished with a team-high seven solo stops among his eight total tackles, two of them for lost yardage and one quarterback hurry.

"To put on the helmet, walk down the staircase and then get on that field – it's surreal," Kiser said. "And then to actually take live snaps and contribute to the win, that's amazing."

Kelly said the Irish have players who "given the opportunity will 'Wally Pipp' you," referencing the first baseman New York Yankees great Lou Gehrig replaced on his way to playing 2,130 consecutive games. "Happy for Jack and there will be other guys who get their opportunity and they'll shine."

Considering what has happened to Notre Dame since, it seems like Kiser's performance happened months ago. The following Tuesday, the team suspended practice and its game at Wake Forest scheduled for Sept. 26 was pushed back to Dec. 12 amid a handful of positive COVID-19 tests.

Notre Dame later revealed that 273 COVID-19 tests administrated from Tuesday through Sunday of last week had produced 18 positive tests, bringing to 25 the number players in isolation together, with 14 more in quarantine – the total of 39 being a little more than one-third of Notre Dame's roster of scholarship and non-scholarship players.

A day before the Irish resumed practice for its Oct. 10 home game against Florida State, Kelly told ESPN he suspected the outbreak was the result of the team having their pre-USF team meal together with a player who became ill on the sideline and was among those who tested positive.

Since the beginning of the fall semester, quarterback Ian Book has been socially distanced from his teammates and been taking his classes online. Kelly, who is hoping to have 90 percent of his team available to practice this Saturday, said the team will now have pre-game meals in large areas so the players can be socially distanced from one another and also have antigen tests available on the sideline during games.

HIGH SCHOOL FOOTBALL ROUNDUP

Lakeshore rolls to win at Battle Creek Central

By HP STAFF

Lakeshore rushed for 329 yards in an easy 37-12 victory over Battle Creek Central on Friday.

Lakeshore (2-1) led 30-0 at halftime and tacked another score in the third before the Bearcats added a pair of late touchdowns.

Treyjen Keim led a balanced Lancers rushing attack with 62 yards, and had two tackles for loss. Eight players had at least 19 yards on the ground. Logan Mooney rushed for two touchdowns, JJ Bushu had a rushing score and a passing touchdown to Ryan Kolessar, and Grant Ruddell returned an interception for a score.

Lakeshore will host rival St. Joseph next Friday.

Coloma 42, Fennville 21

The Comets put up 398 yards of total offense in the Southwestern Athletic Conference Lakeshore Division victory.

Drew Goodline led Coloma (1-1, 2-1) with 155 yards and two touchdowns passing, as well as 92 yards rushing. Most of his aerials went to Cody Palgen, who had 148 yards and two scores. Noah Schwanke rushed for 85 yards and a touchdown, and Jacobie Bonds added 42 yards and a pair of first-quarter touchdowns.

The Comets scored the game's first 22 points. Fennville (0-2, 0-3) got a pair of rushing touchdowns from Ben Peterson in the fourth quarter.

Bridgman 66, Michigan Lutheran 0

The Bees scored 46 first-quarter points on their way to the easy win in Southwestern Michigan Eight-Man Football League play.

Bridgman (2-1, 2-1) got long touchdown runs from Nate Necas (67 yards), Clark Smith (83 yards) and Alec McMartin (85 yards). Reid Haskins had one touchdown each rushing and passing, and Jayce Warren returned an interception 35 yards for a score.

Jordan Ramirez led Michigan Lutheran (1-2, 1-2) with 33 yards rushing and 70 passing. Nathan Rosca had 63 yards receiving.

Buchanan 31, Berrien Springs 15

The Bucks dominated early on, building a 31-0 lead in the Berrien-Cass-St. Joseph Conference matchup.

Johnny Rager and Keeghan Pelley each scored two touchdowns for Buchanan (2-0, 3-0). Pelley had 72 yards rushing.

Marshall McFarland led Berrien Springs (0-2, 1-2) with 101 yards rushing and a touchdown. Lucas Rindfield caught seven passes from Junyoung Chung for 98 yards and a score.

Brandywine 28, South Haven 22

Michael Palmer scored the winning touchdown with 31 seconds left as the Bobcats took the BCS matchup.

Gabe Gouin led Brandywine (1-0, 2-1) with 83 yards rushing and 110 passing. Trevor Winkel had 116 rushing yards and a score for South Haven (1-2, 1-2).

Eau Claire 30, Bangor 27

Eau Claire (1-2, 1-2) edged Bangor (0-2, 0-2) for its first victory since 2018 and its first as an eight-man program.

Complete results were unavailable

NOMINATIONS ARE IN!
IT'S TIME TO VOTE!
The Top 3 Nominees have been chosen in each category. Who is your favorite?
Go to www.thehp.com and click the Readers' Choice link!
Come back and vote up to once per day.
Voting Phase is open through October 9!
The Herald-Palladium

Here's a stimulus payment deadline you can't miss if you need financial relief

Michelle Singletary

Tens of millions of Americans have gotten their stimulus payments. But some people are still waiting for relief – either for their dependent children, or because they earn too little to file a tax return. And an upcoming Oct. 15 deadline for filing is one many can't afford to miss.

The Coronavirus Aid, Relief, and Economic Security (Cares) Act provides economic impact payments of up to $1,200 for individuals and $2,400 for taxpayers filing a joint tax return. The law also includes an extra $500 for each child who was under 17 at the end of 2019. You don't need earned income or a job to qualify for a stimulus payment, also known as an Economic Impact Payment (EIP).

Under the Cares Act, stimulus payments must be made by Dec. 31. If people don't receive the money by year's end, they'll have to wait to get the money until they file a 2020 federal return next year, because the stimulus relief payment is actually an advance credit.

There have been a lot of glitches in getting payments to the people who need the money most.

The IRS lost stimulus payment information for hundreds of thousands of low-income Americans who used an online "non-filers" tool that the agency developed to send payments to people with incomes typically below $12,200 for individuals and $24,400 for married couples. The IRS failed to capture the dependent information.

IRS officials initially told the U.S. Government Accountability Office (GAO), which has been tracking federal actions in response to the pandemic, that up to 450,000 low-income people did not receive the money they were due for their dependent children. During testimony to a Senate Finance Committee in June, IRS Commissioner Charles Rettig revised the figure down to 365,000.

A GAO report found that from April 10 to May 17, some stimulus payment calculations did not include additional money for qualifying children, even though the recipients had correctly submitted information about their dependents to the IRS.

Others, who receive certain federal benefits such as Social Security disability, Supplemental Security Income or Veterans Affairs benefits, missed deadlines the IRS set for using the non-filers tool to register for the $500 payments. After criticism about the short deadlines, which blocked many parents from claiming stimulus funds for their dependents, the IRS backtracked and reopened the registration, setting a new deadline of Sept. 30.

In an effort to get payments to non-filers before the end of the year, the IRS has set an Oct. 15 deadline. Here's what you need to know.

If you don't normally file a tax return and haven't received a stimulus payment – up to $1,200 in aid for individuals and $2,400 for married couples – you have until Oct. 15 to use the non-filers tool at irs.gov to get the funds by year's end.

Those who don't have access to the online non-filers tool can submit a simplified paper return, which needs to be postmarked by Oct. 15. Go to irs.gov and search for "File a Simplified Paper Tax Return." You will find step-by-step instructions on filing a simplified return. You'll need to download either Form 1040 or Form 1040-SR, U.S. Tax Return for Seniors if you're over 65.

The instructions also explain how to claim the additional $500 payment for each dependent child under 17. Something to keep in mind: If someone else can claim you as a dependent on their return, you don't qualify for a stimulus payment. If you won't be claimed as a dependent for this tax year, you may be able to claim the stimulus credit when you file a 2020 return next year.

To speed up payment, elect to have your money sent by direct deposit. Otherwise, you'll get a check.

Do not use the non-filers tool if you still plan to file a 2018 or 2019 tax return.

People who've already used the non-filers tool to provide information on qualifying children don't need to do anything else. The IRS said it will automatically send you a payment.

The IRS says it is mailing letters this month to an estimated 9 million Americans who have not yet gone online to determine whether they're eligible for a stimulus payment. The letters are being sent to people who haven't filed a federal return for 2018 or 2019.

So far, more than 7 million people have used the non-filers tool to register for a stimulus payment, according to the IRS.

If you still haven't received a stimulus payment, you may be able to get help from the Taxpayer Advocate Service (TAS), an independent organization within the IRS. TAS is assisting people in resolving certain issues related to their relief payments.

To find out if TAS can help, go to taxpayeradvocate.irs.gov, click the link for "News & Info" and read the post for Aug. 10. There is a list of the five stimulus payment problems that the TAS is helping the IRS resolve.

Ask the Fool

Saving for a House

Q I'm saving to buy a house in a few years. How should I invest that money? — *P.W., Carmel, Indiana*

A Not in stocks, unfortunately. The stock market is arguably the best way to grow your wealth over the long run, but in the short run, anything can happen — such as a market crash at an inconvenient time, forcing you to postpone your purchase.

Park short-term savings — money you'll need within five years (or even 10 years, to be more conservative) — in safer places, such as bank accounts, certificates of deposit (CDs) or money market accounts. You can find good rates for such accounts at our sister site, **TheAscent.com**.

***

Q What, exactly, are "tech stocks"? — *H.G., Santa Fe, New Mexico*

A When many people hear the term "tech stocks," they probably imagine companies such as computer hardware manufacturers, semiconductor specialists and software companies. But these days, many, if not most, companies employ a lot of technology in their operations.

Airlines, for example, rely on very technically complex machines and employ fancy software to manage their logistics. Banks may seem like old-fashioned businesses, but there's a lot of technology behind the scenes as millions of transactions are processed electronically, and consumers are shifting to banking online. Even Nike has recently introduced technology ("Nike Fit") that measures your foot electronically and recommends the correct shoe size for you — in its stores or via an app. Some companies are even 3D-printing shoes.

The energy industry uses technology to produce solar power and search for oil, among other things. Retailers use technology to track their inventory and remain stocked. Some are even using robots in warehouses. As you can see, "tech stocks" isn't a particularly distinctive term anymore.

Want more information about stocks? Send us an email to foolnews@fool.com.

The Motley Fool
To Educate, Amuse & Enrich™

Motley Fool Goes Mobile!
Get investing advice and information on the go, now FREE on Android and iPhone.

Fool's School

Secure Your Financial Life

Keeping your finances safe means more than not leaving cash lying around. You can save yourself a lot of headaches and hassles, and protect your money, by securing your financial life:

• Shred any trash-bound documents that have any of your personal information on them, such as your Social Security number, birthdate or account number.

• Don't give out your SSN freely — make sure anyone asking for it is legitimate, and truly requires the number. Don't print your SSN on your checks, and don't carry your Social Security card or other important papers on you. Ignore all unsolicited calls or emails asking for personal information.

• Review statements from banks, credit card issuers and other financial companies regularly in order to verify that all transactions are legit. (If you're lucky, you'll spot some old recurring charges you can cancel to save money — such as subscriptions or memberships you no longer use.)

• If you get unwanted credit card or insurance offers in the mail, you can opt out by calling 888-567-8688 or visiting **OptOutPrescreen.com**. Shred the offers you get, so identity thieves can't use them to apply for cards in your name.

• Use firewalls, antivirus software and passwords to guard your privacy online. Secure your Wi-Fi network at home, and avoid entering passwords or accessing financial sites over open public Wi-Fi networks, such as those in cafes or airports. When shopping online, stick with trusted, established retailers, and only enter personal information on webpages where the address begins with "https:" (not just "http:").

• Be smart with your passwords. Don't use the same one at multiple sites, and avoid passwords that are easy to guess — such as your address, pets' names, children's names or birthdates. Ideally, use a combination of upper- and lower-case letters, numbers and symbols. Consider using a password manager.

Scammers and thieves are hoping you won't protect yourself. Foil their plans.

My Dumbest Investment

Get a Load of This

My dumbest investment was trusting my old financial adviser's recommendation of mutual funds that charged load fees. I learned my lesson, though, and now I stick with no-load mutual funds and exchange-traded funds. I buy and hold, follow the market, and keep learning at **Fool.com**. — *P.F.D., online*

The Fool Responds: Mutual funds that charge load fees are bad for investors: A 5% front-end load, for example, will shave 5% off your investment from the get-go. Also, those fees are often part of a fee-sharing arrangement in which a financial adviser gets you to invest in a certain fund, and then collects a commission from the mutual fund company for doing so. That's a conflict of interest.

It's good to understand the concept of fiduciary responsibility: An adviser held to a fiduciary standard must put your interests first and find the investments that will serve you best. Advisers who are not so bound only have to recommend suitable investments — some or all of which might reward them with commissions. (Not sure if your adviser is bound by fiduciary duty? Ask!)

The good news is that there are lots of no-load funds — the vast majority of mutual-fund dollars, in fact, are invested in no-load funds. So focus your attention on funds with no loads, and aim to minimize other annual fees you pay. (A fund's annual fees are typically grouped together as its "expense ratio.")

The Motley Fool Take

Banking on It

When it comes to the big banks, U.S. Bancorp (NYSE: USB) is a best-in-breed standout. Over the past decade, the seventh-largest U.S. bank (by assets) has consistently produced the best return on equity (ROE) and return on assets (ROA) among its peer group, and it has done a great job of lending responsibly and avoiding risky assets. What's more, it has consistently run one of the most efficient operations in the branch-based banking industry.

The caveat is that investors have had to pay a premium for this quality. For much of the past decade, while it was producing stellar profitability, U.S. Bancorp was also trading for close to double its book value.

However, the COVID-19 pandemic has hit bank stocks hard, and U.S. Bancorp was hit worse than most. The main reason is that banks are bracing for an expected wave of defaults caused by elevated unemployment. That's a common worry across the sector, but unlike many of its major peers, U.S. Bancorp has no substantial investment banking operations — which tend to do better in turbulent economic times. Even so, U.S. Bancorp's superior asset quality should help keep its losses relatively low, so now could be a rare opportunity to add U.S. Bancorp to your portfolio at a big discount. As a hefty bonus, the stock's dividend recently yielded over 4.8%.

Name That Company

I trace my roots back to Los Angeles in the 1930s, when Hubert Hansen and his sons launched a business in fresh fruit and vegetable juices. Later, I sold sodas. I filed for bankruptcy protection in 1988. I survived and expanded — offering smoothies, vitamin drinks and energy drinks — and got a (scary) new name. Some of my operations were later sold to Coca-Cola. Today, with a market value recently topping $42 billion, I'm an energy-beverage giant, with my drinks sporting words such as Burn, Full Throttle, Mother, HydroSport, Reign, Samurai, Relentless, Gladiator, Predator, Fury and more. Who am I?

Think you know the answer? We'll announce it in next week's edition.

LAST WEEK'S TRIVIA ANSWER

I trace my roots back to Japan in 1889, when a young man founded a company to make and sell playing cards. I expanded into other games in the 1960s, electronic arcade games in the 1970s — and home video games in the 1970s, as well. In 1989, I introduced one of the first portable handheld game consoles — named for young men. That was followed by systems such as Wii and Switch. My American subsidiary launched in 1980. Shortly afterward, I introduced two Italian plumbers to the world. I've sold more than 750 million game consoles worldwide. Who am I? (Answer: Nintendo)

Want to Invest? Email us at foolnews@fool.com, and we'll send you some tips to start investing. Sorry, we can't provide individual financial advice.

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Sustainable investing could get a lot harder

Liz Weston

Interest in sustainable investing is soaring, as more people become convinced that making a positive impact can be profitable as well as good for the planet and society. Unfortunately, the Labor Department doesn't think these investments belong in your 401(K).

In June, the federal regulator proposed a rule that would restrict workplace retirement plans from investments that include environmental, social and governance considerations. Popularly known as ESG or socially responsible investing, this approach considers the sustainability of a company's business practices.

The Labor Department says only returns, not business practices, should matter. But its proposal is unusual for a number of reasons, including its wide range of opponents. The rule has been denounced by some of the world's largest investment managers, including BlackRock, Vanguard, State Street Global Advisors and Fidelity, along with groups representing pension funds and 401(K) providers. Many say the rule would make it so difficult or risky for workplace plans to offer ESGs that it effectively removes them from consideration.

The U.S. Chamber of Commerce, the American Bankers Association and the Investment Company Institute, among other business interests, warned the rule could raise costs, significantly limit investment options and increase the risk of lawsuits.

"This is out of step with mainstream investing," says Aron Szapiro, director of policy research for investment research firm Morningstar. "This is pretty unworkable and it's logically inconsistent."

Far from acting in investors' best interests, as workplace plan sponsors are required to do, the Labor Department seems determined to make retirement plans limit our options and potential returns.

Sustainable investing goes mainstream

The proposed rule might have made sense 20 years ago, when so-called "socially responsible" investing consisted of a handful of funds that excluded entire industries for social, political or religious reasons and sometimes sacrificed returns in the process.

But socially responsible investing has long since evolved into "sustainable" investing. Instead of making value judgments, it seeks companies making a quantifiably positive impact and steers clear of those that may pose costly risks.

This approach has spread rapidly. By 2018, one out of every four dollars under professional management was invested using strategies that consider environmental, social and corporate governance issues, according to the US SIF Foundation, a nonprofit that researches sustainable investment.

The number of mutual funds that say they consider sustainability grew from 81 in 2018 to 562 last year, Morningstar found. BlackRock, the world's largest investment manager, announced in January that it would incorporate sustainability criteria into its investment decisions. Two weeks later, State Street Global Advisors, the third-largest asset manager, said it would use its influence to make sure companies were identifying and considering sustainability risks.

These investment managers haven't become soft-headed do-gooders. They believe, with good evidence, that they'll get better risk-adjusted returns if they consider a company's impact on the environment, potential labor and product liability issues, executive compensation, and the effectiveness and diversity of its board of directors, among other factors.

Proponents of ESG investing say such concerns "are intrinsically tied to the ability of an enterprise to continue to generate profits or cash flow," Szapiro says.

In fact, sustainable funds have outperformed conventional funds for the past few years and weathered the downturn earlier this year with fewer losses, Morningstar found.

New costs

Screening out investments that use sustainability criteria would be an added expense that regulators don't seem to have considered, Szapiro says.

"They say, 'Well, we don't think it's gonna cost anything because we think plan sponsors simply won't use ESG funds,' but that requires identifying which ones are and are not," Szapiro says.

"That's a really big issue with cost that is simply not addressed."

Another problem was the proposal's short comment period. The Labor Department allowed feedback for just 30 days, closing comments on July 31. Normally, comments are accepted for 60, 90 or even 180 days, Szapiro says. The short timeline may indicate the department plans to implement the rule, despite overwhelmingly negative feedback.

Other options

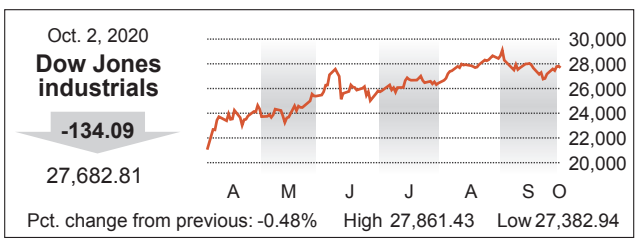
If enacted, the rule may stymie the growth of sustainable investing strategies in retirement plans that the department regulates, which include 401(K)s and other defined contribution plans as well as most traditional corporate pensions. The rule won't apply to public pensions, however, or to investments in individual accounts, including IRAs.

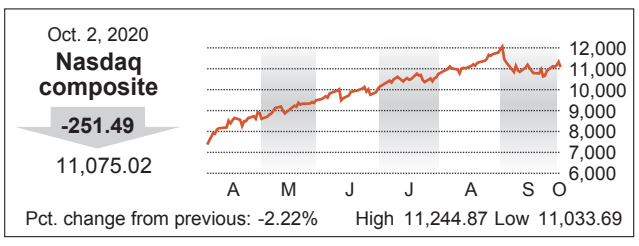
You also can invest in ESG funds if your 401(K) offers a "brokerage window," which lets you invest outside of the plan's normal investment lineup. These windows allow you to set up an account with an associated brokerage and pick from a much larger array of stocks, bonds, mutual funds and other investments.

You can research options using the Forum for Sustainable and Responsible Investment or an online broker's mutual fund screening tools. In addition, some automated investment platforms – known as robo-advisors – offer ESG options.

It obviously would be easier if your 401(K) plan would do the screening and offer vetted options. As long as the Labor Department seems determined to prevent that, you'll need to put in some work for a shot at better returns.

MARKETS





Amer Elec Power AEP
$85.30 **+2.24 +2.7%**
▲ **4-wk.** +7.9% ▼ **YTD** -9.7%

Whirlpool WHR
$184.21 **+1.02 +.6%**
▲ **4-wk.** +9.6% ▲ **YTD** +24.9%

LocalStocks

NAME	TICKER	52-WK RANGE LO	HI	◇CLOSE	CHG	%CHG	WK	MO	QTR
AT&T Inc	T	26.08	39.70	28.68	+.19	+0.7	▲	▼	▲
AEP	AEP	65.14	104.97	85.30	+2.24	+2.7	▲	▲	▲
Apple Inc s	AAPL	53.15	137.98	113.02	-3.77	-3.2	▲	▼	▼
AutoZone	AZO	684.91	1274.41	1176.99	-4.73	-0.4	▲	▼	▼
BP PLC	BP	15.51	40.08	16.85	+.02	+0.1	▼	▼	▼
CMS Eng	CMS	46.03	69.12	61.66	-.02	...	▲	▬	▲
CocaCola	KO	36.27	60.07	49.36	+.18	+0.4	▲	▼	▬
Comcast	CMCSA	31.71	47.74	45.15	-1.29	-2.8	▼	▲	▼
Deere	DE	106.14	226.06	224.79	+5.75	+2.6	▲	▲	▲
Disney	DIS	79.07	153.41	122.55	-.76	-0.6	▼	▼	▼
DollarTree	DLTR	60.20	119.71	90.76	-1.11	-1.2	▲	▼	▼
ExxonMbl	XOM	30.11	73.12	32.98	-.15	-0.5	▼	▼	▼
FifthThird	FITB	11.10	31.64	21.89	+.86	+4.1	▲	▲	▲
1stSource	SRCE	26.07	53.42	31.83	+.59	+1.9	▲	▼	▲
FordM	F	3.96	9.58	6.89	+.14	+2.1	▲	▼	▲
GenElec	GE	5.48	13.26	6.39	+.15	+2.4	▲	▼	▲
HomeDp	HD	140.63	292.95	279.31	+1.69	+0.6	▲	▲	▲
HorizBcp	HBNC	7.42	19.48	10.44	+.28	+2.8	▲	▼	▲
HuntBncsh	HBAN	6.82	15.63	9.33	+.18	+2.0	▲	▼	▲
IDEX	IEX	104.56	188.17	179.92	+1.80	+1.0	▲	▲	▼
IBM	IBM	90.56	158.75	120.57	-.52	-0.4	▲	▼	▼
JPMorgCh	JPM	76.91	141.10	97.89	+.92	+0.9	▲	▼	▲
JohnJn	JNJ	109.16	157.00	146.24	-1.08	-0.7	▲	▼	▼
Lowes	LOW	60.00	171.72	166.49	-.68	-0.4	▲	▲	▲
McDnlds	MCD	124.23	226.72	222.67	+3.08	+1.4	▲	▲	▲
Microsoft	MSFT	132.52	232.86	206.19	-6.27	-3.0	▼	▼	▼
MillerHer	MLHR	14.39	49.88	33.65	+1.75	+5.5	▲	▲	▲
Perrigo	PRGO	40.01	63.86	44.85	-.43	-0.9	▼	▼	▼
Pfizer	PFE	27.88	40.97	36.38	+.01	...	▲	▲	▼
ProctGam	PG	94.34	141.70	138.12	-1.12	-0.8	▲	▲	▼
RepubSvc	RSG	65.37	100.91	93.32	+.35	+0.4	▼	▼	▬
Steelcse	SCS	7.02	23.02	11.49	+.81	+7.6	▲	▲	▲
Stryker	SYK	124.54	226.30	208.30	-.37	-0.2	▲	▲	▬
TCF Finl	TCF	16.96	47.46	24.53	+.72	+3.0	▲	▼	▲
Target	TGT	90.17	160.89	159.10	+.50	+0.3	▲	▲	▲
TractSupp	TSCO	63.89	155.56	140.62	-1.43	-1.0	▲	▼	▼
UPS B	UPS	82.00	171.98	166.96	-.69	-0.4	▲	▲	▲
VerizonCm	VZ	48.84	62.22	59.24	-.21	-0.4	▼	▼	▼
WEC Engy	WEC	68.01	109.53	97.71	-.54	-0.5	▲	▲	▲
WalMart	WMT	102.00	151.33	140.50	-2.58	-1.8	▲	▼	▲
WalgBoots	WBA	33.88	64.50	35.77	-.10	-0.3	▲	▼	▼
Wendys Co	WEN	6.82	24.04	23.18	+.32	+1.4	▲	▲	▲
Whrlpl	WHR	64.00	186.85	184.21	+1.02	+0.6	▲	▲	▲
Worthgtn	WOR	19.28	44.69	43.71	+1.12	+2.6	▲	▲	▲
XPO Logis	XPO	38.47	100.18	86.26	+1.08	+1.3	▲	▼	▲

PRODUCE PRICES

The following fruit prices were recorded on the Chicago Terminal Market on Wednesday. Prices are not net to the growers as freight and selling fees have not been deducted. These prices were provided by the USDA Market News Branch office in Chicago.

APPLES: Cartons tray pack of Washington Extra Fancy 72s Red Delicious sold steady from mostly $23-24, Golden Delicious sold from $26-29, Fuji sold for $24-24.50 with fine appearance mostly $31-32, Pink Lady brought $35, Gala fine appearance offerings sold from mostly $39-40, and 72 size Honeycrisp of fine appearance offerings brought $54. Cartons of 12 3-pound film bags of Washington WA Extra Fancy 2 1/2-inch minimum Red Delicious sold from $23-24, while Golden Delicious brought $21-22, and Gala sold from mostly $22-23.

ASPARAGUS: 11-pound cartons/crates bunched from Peru standard size sold higher for $22-22.50 with white offerings mostly $23-24, while green offerings from Mexico sold higher for $22.50.

BEANS: Bushel cartons/crates of round green type machine-picked offerings from Michigan sold higher for $29.50.

BERRIES: Flats of 12 1-pint cups with lids of medium-large size from Peru sold higher from $38-40. Organic offerings from California sold steady for $38.50. Strawberries in flats of 12 1-pound containers small-medium size from California sold higher for $30-32, with fine appearance offerings $36, and organic offerings brought $28.50.

BROCCOLI: Cartons of 14 bunches from California sold higher for $35, with organic offerings sold higher for mostly $51-52.50.

CABBAGE: 50-pound cartons of round green medium from Michigan sold steady from $18-20, with red type $17-19.

CAULIFLOWER: Cartons of 12 film wrapped heads from California sold from mostly $13-15, with organic offerings sold higher from $25-27.

CORN: Wirebound crates of four dozen Wisconsin bi-color and yellow sold for $28-30.

CUCUMBERS: 1-1/9-bushel cartons from Michigan of medium size sold steady for $30, while select offerings brought $16, large sold from $16-18 and carton 24s brought $13-14. Pickles of 200-300 size from Florida sold for $36.

EGGPLANT: 1 1/9-bushel cartons of medium size from Michigan sold steady from $18-20, with fair quality $16-17, and organic offerings from Ohio sold higher for $28.

LETTUCE: Cartons film wrapped 24 heads of iceberg lettuce from California sold steady from $40-42, with organic offerings $42.

ORANGES: Cartons of 10 4-pound film bags of California 72 size valencia juice oranges sold higher for $42.

PEACHES: Half-bushel cartons of various yellow flesh varieties from West Virginia of 2 1/2 inch up sold from $27-29.

PEPPERS: 1-1/9-bushel cartons of Michigan green jumbo sold from mostly $29-31, extra-large brought mostly $26-28, and choppers sold from $22-24. Extra-large size jalapeno peppers from Mexico sold higher for mostly $23-24, while offerings of medium-large hungarian wax peppers from Michigan sold from $22-24, extra-large size poblanos sold for $20-21, and medium-large cubanelles brought $36.

PRUNES: 28-pound cartons of Italian of 1-1/4-inch min. size from Washington sold steady for $25.

PUMPKINS: 1/2-bushel cartons of miniature orange from Michigan sold for $16, while 36-inch bins of howden type large sold for $135 with small and medium size from $130-135.

SQUASH: 1/2-bushel cartons of small-medium zucchini from Michigan sold higher for $28, with medium $27, and yellow straightneck small-medium from Ohio sold higher for $31.50. 1 1/9-bushel cartons from Michigan of large size acorn sold for $17-17.50 and medium size butternut sold from $18-19.50, while small spaghetti brought $18.

TOMATOES: 25-pound cartons loose vine-ripe offerings from Michigan of 4x5 size sold higher for $28, with 5x6 size $26-28, and cartons 2-layer offerings of vine ripes from Mexico of 5x5 size sold from $26-28. Flats 12 1-pint containers with lids of light red-red medium size grape tomatoes from Michigan sold higher from $16-17. Cartons of 12 1-pint baskets of cherry type light red-red from Michigan sold for $14-16. Plum tomatoes packed in 25-pound cartons loose of extra-large size from Mexico sold higher for $18-18.50, while offerings from Michigan sold steady from $18-20.

WAYLAND LIVESTOCK

As of Tuesday, Sept 29. Prices are per pound.
High yielding choice & prime ....95 cents – 99 cents
Choice steers & heifers..... 92 cents – $1.01 cents
Utility cows..... 55 cents – 68 cents
Canner & cutter cows..... 48 cent – 60 cents
Bulls..... 73 cents – 91 cents
Top bull calves..... 60 cents – $1.10
Hay..... $4.50 – $8.00 per bale
Straw..... $1.40 – $4.10
For information, call 792-2296 or fax 792-8055.

Fiery local real estate market continues

Average home price up 35 percent from a year ago

By TONY WITTKOWSKI
HP Staff Writer

ST. JOSEPH — The Southwest Michigan housing market continued to see increases in sales in August.

While the summer months are typically referred to as the peak-selling season, the number of sales from June through August accounted for 57 percent of year-to-date home sales.

Sales, selling prices and total dollar volume in August surpassed previous peak-year records dating back to 2006.

"Homebuyers continued to struggle with the shrinking inventory of houses for sale that dropped 31 percent from August 2019," Alan Jeffries, association executive of the Southwestern Michigan Association of Realtors. "For comparison, in August 2010, there were 3,757 houses for sale. The market at the end of August had a 5.9-month supply of houses for sale. The number of listings for sale includes homes for sale across Allegan, Berrien, Cass, and Van Buren counties."

The number of houses sold increased by 15 percent from August 2019. At 455 houses, August 2020 rocketed past the previous record of 418 set in August 2017.

Year-to-date, the number of houses sold is down 8 percent, to 2203, from 2383 sold in August 2019.

Average, median and year-to-date selling prices continued their astonishing climb, establishing the new record prices in year-over-year comparison for August prices.

The average selling price of $324,302 was 35 percent higher than the $239,639 average selling price in August 2019. The year-to-date, average selling price increased 18 percent.

The median selling price soared to $235,000, from $189,900 in August 2019, for a 24 percent increase. Year-to-date, the median selling price rose 15 percent.

With the record-setting selling prices, the total dollar volume skyrocketed 55 percent in August. The year-to-date total dollar volume also increased 10 percent.

Locally, the mortgage rate was 3.104, down slightly from 3.108 in July. Last year in August, the rate was 3.692. Nationally, the Freddie Mac mortgage rate in August was 2.91 down from 2.99 in July for a 30-year conventional mortgage.

Across the country

According to the National Association of Realtors, existing-home sales hit the highest level since December 2006.

Existing-home sales continued to climb in August, marking three consecutive months of positive sales gains. Each of the four major regions experienced both month-over-month and year-over-year growth, with the Northeast seeing the greatest improvement from the prior month.

Total existing-home sales rose 2.4 percent from July to a seasonally-adjusted annual rate of 6 million in August. Sales as a whole rose year-over-year, up 10.5 percent from a year ago.

"Home sales continue to amaze, and there are plenty of buyers in the pipeline ready to enter the market," said NAR's chief economist Lawrence Yun. "Further gains in sales are likely for the remainder of the year, with mortgage rates hovering around 3 percent and with continued job recovery."

The median existing-home price for all housing types in August was $310,600, up 11.4 percent from August 2019, as prices rose in every region. August's national price increase marks 102 straight months of year-over-year gains.

For three straight months, home sales have climbed in every region compared to the previous month. Median home prices grew at double-digit rates in each of the four major regions from one year ago.

Existing-home sales increased 1.4 percent in the Midwest to an annual rate of 1.4 million in August, up 9.3 percent from a year ago. The median price in the Midwest was $246,300, a 10.7 percent increase from August 2019.

Nationally, the total housing inventory at the end of August totaled 1.49 million units, down 0.7 percent from July and down 18.6 percent from one year ago. Unsold inventory sits at a 3-month supply at the current sales pace, down from 3.1 months in July and down from the 4-month figure recorded in August 2019.

Scarce inventory has been problematic for the past few years, according to Yun, an issue he says worsened in the past month due to the dramatic surge in lumber prices and the dearth of lumber, due to the wildfires out West.

Yun said the need for housing will grow even further, especially in areas that are attractive to those who can work from home.

As highlighted in NAR's August study, the 2020 Work From Home Counties report, remote work opportunities are likely to become a growing part of the nation's workforce culture. Yun said this reality will endure, even after a coronavirus vaccine is available.

"Housing demand is robust, but supply is not, and this imbalance will inevitably harm affordability and hinder ownership opportunities," he said. "To assure broad gains in homeownership, more new homes need to be constructed."

Contact: twittkowski@TheHP.com, 932-0358, Twitter: @Tony Wittkowski

BUSINESS PEOPLE

JR adds to senior leadership

ST. JOSEPH — Amy Hemphill, a longstanding director of human resources for JohnsonRauhoff, was promoted to the company's executive management team. She now serves in the highest level of leadership at JR, alongside Chairman and CEO Jackie Huie, President Mike Huie and a group of members responsible for setting the company strategy.

Hemphill joined the company in January 1995 and has been there ever since. Among her company achievements were leading the agency's migration to Bamboo, a comprehensive digital employee benefits management portal, and working with the company's outside employee benefits broker at key junctures to upgrade the company's benefits package.

Competitive Edge workers gain certification

STEVENSVILLE — Ann Tillman, Shelly Wermund, Kaitlin Pickard and Catherine Cronkrite of Competitive Edge LLC earned their certification of CAS administered by Promotional Products Association International, the largest international not-for-profit association for more than 16,000 members of the promotional products industry.

The Certified Advertising Specialist certifications are the promotional products industry's premier professional designations.

The Woodlands Course tabs new GM

NEW BUFFALO — The Woodlands Course at Whittaker named Stephan Kostelecky its general manager. In this role, Kostelecky will oversee all facility operations for the Harbor Country golf destination and event venue.

Kostelecky brings almost 20 years of experience in the golf industry to his new role at The Woodlands Course. Most recently, he served as head golf professional and interim general manager at Ames Golf & Country Club in Ames, Iowa.

Kostelecky is a Club Management Association of America member and holds a business administration degree in marketing with an emphasis on professional golf management from the University of Mississippi.

Stocks end day lower after Trump's positive virus test

NEW YORK (AP) — Wall Street's major stock indexes fell on Friday after President Donald Trump tested positive for the coronavirus, but the losses ended up milder than investors braced for early in the morning.

The S&P 500 slumped 1.7 percent as soon as trading began, only to churn through another turbulent session. By the end of the day, it had trimmed its loss to 1 percent, down 32.38 points at 3,348.42. Despite the drop, most of the stocks in the index were higher, and the S&P 500 still managed to close out its first winning week in the last five.

The paring of losses came as optimism rose that Washington may be able to get past its partisanship to deliver more support for the economy. House Speaker Nancy Pelosi told airlines in the afternoon to stop furloughing workers because aid for them is imminent. She said a wider rescue package for the economy, one that investors have long been agitating for, could also perhaps be on the way.

Would your hobby make a sustainable business?

The dream of earning a living doing what you love is the reason so many business owners enter the world of entrepreneurship.

Especially during the start-up phase, passion for and dedication to your product or service and those you serve are the necessary ingredients for a successful venture.

The desire to turn a hobby into a business is one way to grab ahold of that entrepreneurial dream. But, before you quit your day job and jump in headfirst, you need to answer the question, 'Will my hobby make a sustainable business?"

Turning a hobby into a successful business means a willingness to take your hobby from something that you want to do to something you have to do.

If you want to earn a living doing what you love, you'll need to shift your mindset and operate your hobby as a serious business. One of the hardest parts of making that shift for a lot of owners is looking at your hobby as something you have to do and no longer something you only do when you feel inspired.

When you're making the business case for a hobby, distance yourself as much as you can from the love of it and think through a few of the realities that come with being a small business owner. Here are a few questions to ask yourself.

■ Will you still enjoy your hobby once it becomes your job day-after-day? This means fully dedicating yourself to your passion, even on days when you'd rather be doing something else.

■ Are you willing to put yourself out there? This is a big one. Many of our hobbies are reasons for us to escape the world. When your hobby is your business, you need to be shouting about it from the rooftops.

■ Is there a market for your product or service? Is the market large enough to support and sustain your business and are there customers out there willing to spend money on what you create?

■ Can you and are you willing to become more than just a hobbyist? As a business owner, you'll also be the accountant, the salesperson, the marketer and fill every other roll during the start-up phase.

If you're ready to shift from hobbyist to small business owner, take the time to develop a well-thought-out business plan.

Like with any start-up, do the work of writing a solid business plan before you launch. Even if you're not seeking funding, a business plan is invaluable. It's the best way to prove to yourself that there is, in fact, a strong business case for your hobby.

SCORE mentor Dennis Wright from the Orange County, California chapter, suggests assessing the viability of your hobby becoming a business by working through these four important parts of every business plan.

1. Identify your target customer

Which types of buyers need your product the most? And, of those, which are willing to pay for it? Identify this target customer and think through their age, gender, where they live, and their other demographic and psychographic attributes. The better you can identify your target, the better you can sell and market to that group.

2. Determine the unique benefit you're providing

What need or want will your product or service provide? Another way to think about this is 'what is the problem that your product or service solves.'

3. Consider how you'll communicate your value

Every business has competitors. How will you prove to your target customers that your product or service will bring greater value to their lives or businesses than any of your competitors?

4. What will your customer be willing to pay

What is your target customer willing to pay for your product or service? To answer this question, research your competitors and survey potential target customers.

5. Do the math

Think through your costs to bring the product or service to market and whether your anticipated profit margin can support a sustainable business.

"Once you complete your research and have the answers to those basic questions you'll be ready to start drafting a business plan," Wright said. "A written plan is important because it helps identify the time, energy, and money necessary to take your hobby to another level."

You can read through this SCORE article, "Business Plan Template for a Startup Business," for a detailed planning template and more insight and resources for developing a professional business plan.

SCORE™

This column is provided by SCORE, an organization dedicated to helping small businesses start, grow and succeed. The local SCORE chapter provide free and confidential mentoring in management, accounting, marketing and business plan preparation.

Threat grows from rising waters

Great Lakes erosion damage estimated to be in the billions

By ALEX BROWN
Stateline

Don Campbell / HP staff

Lake Michigan erosion threatens the covered pavilion near the south end of Silver Beach in St. Joseph.

Becky Kark / For The Herald-Palladium

High levels in Lake Michigan and the Black River force the closing of parts of Dunkley Avenue in South Haven earlier this year.

Along a shoreline that stretches farther than the combined length of the Atlantic and Pacific coasts, waters driven by climate change have risen as much as 6 feet in less than a decade, washing away houses, destroying roads and threatening critical infrastructure such as water treatment plants in towns large and small.

The ongoing disaster striking the coastal communities of the Great Lakes hasn't captured national attention like hurricanes and wildfires in other parts of the country. But from Duluth to Chicago to Cleveland to Buffalo, leaders are reeling from untold billions in damage – and the prospect that climate change will make things worse in the years to come.

In the eight Great Lakes states, officials at every level along 4,500 miles of coastline are scrambling to save what they can from the rising water, competing for scarce state and federal dollars and rubber-stamping permits to build private seawalls at an unprecedented pace.

Scientists say the only long-term solution, as climate change causes erosion and higher highs – and lower lows – in lake levels, is to retreat from the shoreline. But few in the region are willing to have that conversation.

"People are always looking for a technical fix so they don't have to change the way they're behaving," said Paul Roebber, an atmospheric science researcher at the University of Wisconsin at Milwaukee.

There are no easy answers. Communities don't have the money to buy out properties that are threatened by the lakes – especially as they try to save their own infrastructure – and there's little appetite to use public money to help private landowners. But without a government-backed plan to retreat from the eroding coast, property owners have a legal right to defend their homes and continue armoring the shoreline.

"The best solution is to start planning ahead and basically put shoreline property owners on notice," said Dick Norton, a professor of urban and regional planning at the University of Michigan. "'You have built in a place that's naturally giving into the lake. There will come a time that you need to pick up your structure and move it back.' It's easy to talk about in theory, but it's really hard to do in practice."

Up and down

Water levels in the Great Lakes have always fluctuated, rising and falling in years-long patterns. But those complex natural cycles are changing. Over the past five years, the region has seen massive amounts of rainfall. Even before that surge, the basin had a 10 percent increase in precipitation since 1900.

But warming temperatures – and dwindling ice cover during the winter – can also speed up and prolong evaporation cycles. In other words, climate change is turning up the dials on the factors that both increase and decrease water levels, making the shoreline much more volatile as tens of trillions of gallons come and go.

When the Great Lakes reached record lows in 2013, many thought the depleted lakeshore would be the new normal. Now, with houses teetering and roads flooded, they're waiting for the day the water recedes again.

"We're starting to recognize that if we can go from record low to record high in six or seven years, we have to adjust our thinking," said Deanna Apps, a scientist with the Detroit District of the U.S. Army Corps of Engineers.

Hanging on

While climate experts are working to understand the long-term implications of the increasingly volatile Great Lakes, most coastal communities are just trying to make it through the year.

The water treatment plant in Ludington, Michigan, once 100 feet from the shoreline, is now just 8 feet from the breaking waves of Lake Michigan. If the plant is swamped, the city would lose its water supply. The city also needs to repair an intersection that's flooded so frequently it's been closed for a year, and there are several private properties that are threatened.

"It would be a third of our total budget for the year just to deal with the issues we know of right now," said city manager Mitch Foster. "That's not realistic. We're assuming the worst, that these [water] cycles are going to be short, aggressive and extreme, but at the same time these immediate issues are so massive that trying to figure out the ancillary impacts is a tough chore."

> **"There's no great plan. The plan is to see what we can fix at the moment and deal with it if the money's there."**
>
> **KATE HOSIER**
> South Haven city manager, on fixing problems caused by high lake levels

South Haven is looking at a $20 million price tag to save its wastewater and water filtration plants, a crucial drawbridge, a river walkway and the city marina. With an annual budget of $48 million, it's unclear how the city will find money to make the repairs.

"There's no great plan," said Kate Hosier, city manager. "The plan is to see what we can fix at the moment and deal with it if the money's there."

Sheboygan, Wisconsin, is looking at costs of more than $30 million to replace water intake and sewer lines near Lake Michigan. Lake County, Ohio, needs $20 million to $30 million in erosion control work on public and private land along Lake Erie. Duluth, Minnesota, has seen $26 million in damage as storms on Lake Superior have struck the city's signature 8-mile lake walk and water treatment plant.

"It's hard for me to provide all of the essential city services and also be moving the needle on a really expensive undertaking like climate change," said Duluth Mayor Emily Larson, a Democrat. "So many communities are stuck band-aiding and doing their best, because no one has set the table to talk about it honestly."

In fact, no one even has a ballpark figure for the ongoing high-water damage throughout the Great Lakes. Across state and city jurisdictions, leaders are grappling with their own problems as best they can. But no one has yet convened all parties to get a comprehensive view of the scale of the damage – let alone the number of roads, water plants, houses and parks that could be in danger in decades to come. A federal study that was supposed to provide that assessment has been stalled for several years because of a lack of funding.

"This is where the layers of government are letting us down," said Dan Gilmartin, executive director of the Michigan Municipal League, a nonprofit association of local communities and their leaders. "We need a larger scale focus on this that typically has come from the feds and often through the states."

Gilmartin's group surveyed three dozen communities in Michigan and found $70 million in needed repairs. The Great Lakes and St. Lawrence Cities Initiative, a coalition of 131 mayors in the region, has pulled together its own estimate of costs to local governments in the U.S. and Canada. The group says its members are spending more than $450 million on short-term fixes, with another $865 million needed for future planning and mitigation.

Those figures don't include costs on state, federal and private land, which make up most of the lakeshore. Fewer estimates exist for the damage across those lands, but most agree that it's well into the billions of dollars.

National Park Service sites along the lakes have seen campgrounds, docks and parking lots submerged. State roads and parks have suffered extensive damage. And thousands of homeowners on beaches and bluffs are watching the water come closer and closer to their back porch.

In a study published in 2000, long before the volatile lake levels of recent years, the Federal Emergency Management Agency found that 16,000 structures along the Great Lakes would be susceptible to erosion by 2060.

"There does not seem to be a coherent conversation about this," said Foster, the Ludington city manager. "It's too much of a patchwork approach."

Not enough money

Water levels on the Great Lakes have begun falling ever so slightly, as they typically do during the fall, although erosion is likely to continue as winter storms pound the lakeshore. As leaders and residents hang on by their fingernails, no one has a clear idea of the scale of the damage, let alone where the money will come from to fix it. Cities say they're trying to cobble together state and federal funding where they can, but not nearly enough is available.

"It is exhausting to take what is a known need and try to patch it together with every single funding opportunity," said Larson, the Duluth mayor. "So much human capital is being spent on a patchwork approach to something that is imminently dangerous. We need something that is more consistent."

The COVID-19 pandemic has slashed city and state revenue, making the necessary investments even less likely.

"Some communities are going to be pulling back on investing in projects that were on the books because they have to fund their operating expenses," said Mike Vandersteen, the Republican mayor of Sheboygan, Wisconsin, and chair of the Great Lakes and St. Lawrence Cities Initiative.

Several leaders complained that the Federal Emergency Management Agency hands out huge sums of money to help communities rebuild from disasters but does not provide the same funding to prevent imminent destruction from happening.

"We need the relief to come before the treatment plant is overwhelmed and leaks into the water or the road floods and cuts off emergency access," said John LaMacchia, assistant director of state and federal affairs for the Michigan Municipal League.

Ronda Wuycheck, coastal program manager at the Michigan Department of Environment, Great Lakes and Energy, said the state has not been able to access FEMA funding for high-water damage, unlike the states hit by Superstorm Sandy in 2012. She said the federal government should make money for flood-damage work available through the Great Lakes Restoration Initiative, a $300 million annual fund that has traditionally focused on cleaning up pollutants and curtailing invasive species.

Armoring the shore

While cities say they're not getting the help they need, some states have at least taken steps to help homeowners. In Michigan, where 80 percent of the shoreline is privately owned, state and federal regulators have seen a surge in shoreline protection permits from residents who want to build seawalls.

Through the third quarter of 2020, nearly 1,800 applications had been submitted. That's quadruple the amount for the same period of 2019, when the lakes were already hitting record levels. The permits must be approved by both the state and feds, who have worked to cut the turnaround time from 60 days to 10.

"We're just barely keeping our head above water," said Don Reinke, who heads compliance and enforcement with the U.S. Army Corps of Engineers' Detroit District.

Ohio has a similar percentage of private shoreline along Lake Erie. Amid a dramatic increase in calls for help, the state has cut its permitting process for shoreline protection from three to five months to about a week.

But experts say the rush to armor the shoreline is exactly the wrong approach. Seawalls perpendicular to the shoreline trap sand and compound the erosion problem elsewhere. Those parallel to the shore can multiply the force of the waves, causing the same problem. In other words, efforts to stop erosion simply redirect erosion elsewhere, creating a need for even more armor.

"The more protection you put in, the less sand is available to the system," said Scudder Mackey, chief of Ohio's Office of Coastal Management. "You're cutting off the sediment supply that creates and maintains the beaches. We're in a vicious cycle."

Regulators know these structures are making the problem worse, but they have little choice but to rubber-stamp an application when a home is threatened.

"Because a landowner has the general right to protect property from erosion, applications get favorable consideration," Reinke said. "Our regulations pretty much instruct us not to tell people, 'Sorry, you have to pick up and move your house.'"

See **RISING WATERS**, page B7

Lake Michigan drownings surge to new high in 2020

GRAND RAPIDS (AP) — Drownings in Lake Michigan have reached record levels with at least 53 people dead so far this year, according to a water safety advocacy group.

The Great Lakes Surf Rescue Project, a nonprofit that tracks Great Lakes drownings, said that compares with 48 drownings in 2019 and 42 in 2018.

The previous record was 49 drownings in 2010. Since 2010, there has been a total of 434 drownings in Lake Michigan, according to the project.

Just last week, 12-year-old Lane Frame of Manchester, Tennessee was swept off a Frankfort pier and drowned in the lake.

Dave Benjamin, the organization's executive director of project management, told the Detroit Free Press there is a chance that the pandemic caused an increase in drownings, which forced pools to close, but he said his team saw it as "the new normal."

The group, which began tracking drownings in 2010, also reported a total of 94 drownings in the Great Lakes this year and a total of 931 drownings since 2010.

Benjamin said the group collects information about fatal incidents from news articles, social media reports, and tips from family members and witnesses. He added that social media has helped the tracker to be more accurate.

Benjamin said it is it likely that there will be more drownings before the end of the year.

The World Health Organization has even cited drowning as one of the leading causes of unintentional injury death.

"Drowning is a public health issue," Benjamin said. "It gets treated like a recreational issue."

RISING WATERS

From page B6

Breaking the cycle

Experts say the biggest disaster in the long run may be the human "fixes" being installed today, rather than the high water itself.

"Putting in structures like seawalls and revetments [retaining walls] is not a permanent solution, because the lakes will keep pounding on them and taking them out," said Norton, the University of Michigan professor. "You're buying in for a lot of ongoing cost, and there's no engineered solution that works without destroying the beach."

Shoreline protection structures can cost $1,000 to $4,000 per foot, and their lifespan is typically 25-30 years – assuming conditions don't change. Leaders acknowledge they're on an unsustainable course, but as they work to save properties in the near term, no level of government has taken responsibility to blaze the path out of the armoring cycle.

Norton noted that many lakefront properties are owned by wealthy and politically connected residents, who are important to a city's property tax base. That makes it difficult for small, cash-strapped towns to make unpopular decisions on whether such development is sustainable. He added that there's little appetite to work on solutions when lake levels go down and the threat is less imminent.

Only a few cities in the basin have limited development along the shoreline. One of them, St. Joseph, Michigan, has blocked new construction within 200 feet of Lake Michigan along part of its shoreline. The ordinance passed during a low-water period in 2012, after one home was built on the edge of the lake. Neighbors complained that a proposed seawall to protect the home would cause erosion on their properties, and many were relieved to see the city put a stop to such unsustainable development. Still, some raised objections that the change infringed on the rights of property owners to build on their own land.

In some parts of Michigan, the state says there's irrefutable data that the lakeshore is moving inland. And while it's providing guidance to communities about the unsustainable course they're on, the state maintains it's the responsibility of each city to set its own development rules.

"We are looking at a potential of higher highs than we've known in the past," Wuycheck said. "We are trying to tell communities they need to take these scenarios into account when they make [development] decisions. [But] local government is where we believe wise management should happen."

Local governments say they're looking at changing their guidelines, but given their limited expertise and resources, they need states to play a bigger role.

"Zoning can be strengthened, but zoning is frequently challenged by developers," said Hosier, the South Haven city manager. "If there was a more solidified message from [the state], that would help."

There's even less political will to address existing properties in the path of the advancing shoreline. Duluth's Park Point neighborhood is among those threatened by the high waters, but Larson said residents are not yet ready to discuss retreating from the area – nor does the city have the money to buy out 3,000 homes. But the alternatives aren't much better.

"What's hard about climate change is the anticipation of what comes next," Larson said. "There is no amount of system we can put in place that feels like it will eventually be enough. I cannot bully Mother Nature into behaving."

Many other Great Lakes leaders offered similar thoughts, saying a buyout plan would be political suicide, as well as a futile effort without the money to back it up. Still, experts say the least costly long-term solution – for both the landscape and local budgets – is to retreat and allow a "living shoreline" that fluctuates with the lakes.

"What's the plan for a resilient shoreline, not one that can resist the damage but one that lives with the lakes?" said Joel Brammeier, president and CEO of the Alliance for the Great Lakes, a Chicago-based nonprofit that works to protect the lakes. "That's the elusive goal that not a lot of people are talking about, because it leads to uncomfortable places. The alternative is walling up the sides of the lake. That's not workable and it's not healthy for the Great Lakes."

Stateline, a division of The Pew Charitable Trusts, provides reporting and analysis on trends in state policy.

Judge won't block policy on union dues from state workers

DETROIT (AP) — A federal judge refused to halt a new policy that will reduce the flow of union dues paid by thousands of Michigan state workers unless they personally authorize them each year.

The rule by the Michigan Civil Service Commission was challenged by labor unions as a violation of the U.S. Constitution's contracts clause and the First Amendment. But U.S. District Judge George Caram Steeh turned down a request for an injunction.

"A yearly reauthorization requirement for payroll deductions ... does not implicate the First Amendment," Steeh said Thursday.

He noted that the commission has sent several emails to workers about how to renew their payroll deductions.

"Union members may renew their authorizations online, including on a mobile platform, or by phone. The state avers that the process takes under a minute to complete online," the judge said.

The commission, whose members were appointed by Republican Rick Snyder when he was governor, made the change in July.

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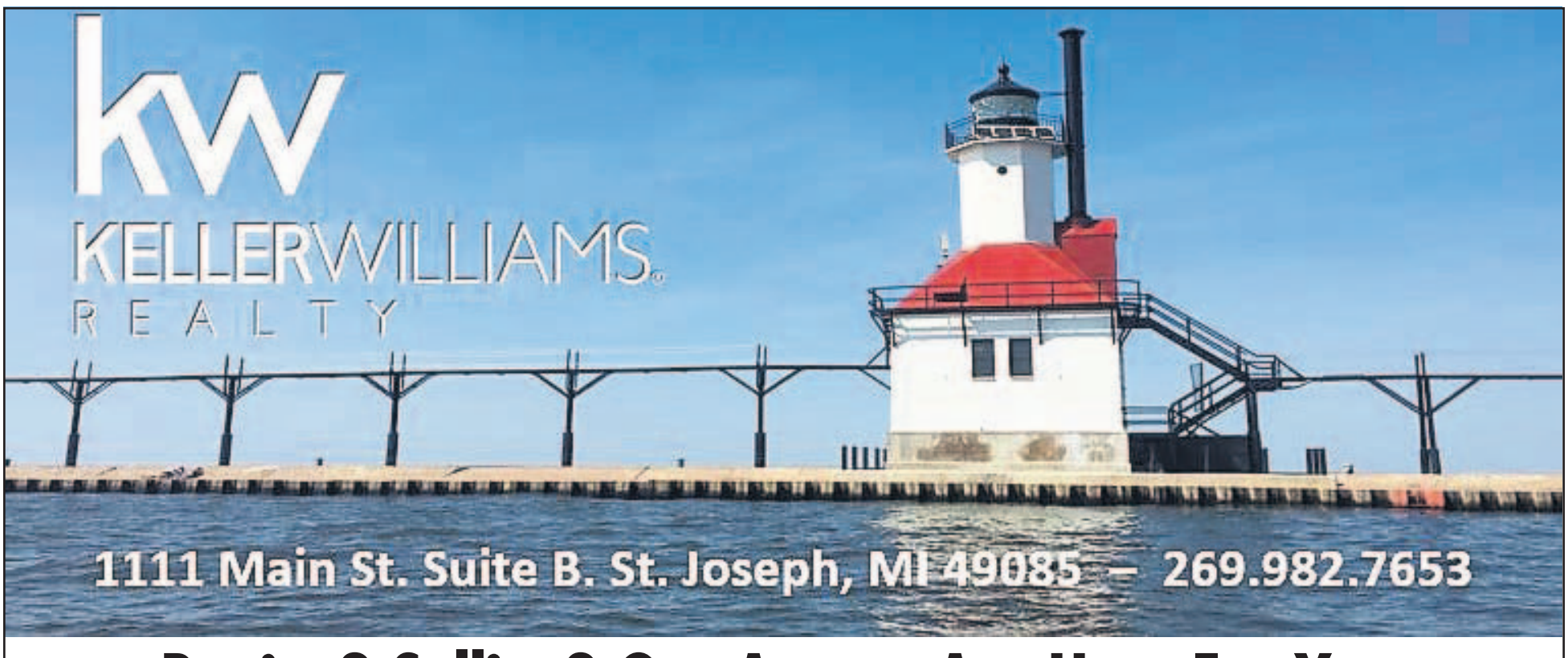

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Biden returns to Michigan, calls for unity in fight against COVID-19

By CRAIG MAUGER and MELISSA NANN BURKE
The Detroit News (TNS)

GRAND RAPIDS — At the end of a week that shook the race for president, Democratic nominee Joe Biden returned Friday to Michigan, where he said the nation must come together to get COVID-19 under control.

Biden's visit – his second to the state in less than a month – came the same day President Donald Trump revealed that he and first lady Melania Trump tested positive for the virus and three days after the first presidential debate in Cleveland.

Biden was also tested for the virus Friday, but his results came back negative. The situation was "not a matter of politics," the former vice president said.

"We have to take this virus seriously," he said in Grand Rapids. "It's not going away automatically. We have to do our part to be responsible."

The former vice president called for heeding science to save lives, expanding testing, instituting national mask mandates and generally encouraging people to wear masks.

"Be patriotic," he said. "It's not about being a tough guy. It's about doing your part. Wearing a mask is not only going to protect but also protects those around you."

He added: "Don't just do it for yourself. Do it for the people you love."

At the beginning of his 20-minute speech, Biden said his family is sending prayers to Trump. He spoke in a parking lot in front of an American flag outside the office of the United Food and Commercial Workers Union, along a wooded street in Grand Rapids.

The crowd was limited to members of the media and about a dozen essential workers. Much of the address focused on economic policy, including boosting pay for essential workers, hiking the corporate tax rate and increasing taxes on those making more than $400,000 a year.

The Democratic nominee ended the speech with a call for unity.

"We can get this pandemic under control," Biden said. "We can get our economy working again.

"But this cannot be a partisan moment. It must be an American moment. We have to come together as a nation."

The Nov. 3 election is more than 30 days away and absentee voting has already begun in Michigan, a state Trump won by 10,704 votes in 2016. It was his smallest margin of victory nationally, and he became the first GOP nominee to carry the state since 1988.

Grand Rapids is Michigan's second-largest city and is in Kent County, an area that will help decide who wins the state.

Trump claimed Kent County by 3 percentage points, fewer than 10,000 votes, in 2016 against Democrat Hillary Clinton. Two years later, Democrat Gretchen Whitmer won Kent County by 4 percentage points, or 11,641 votes, on her way to becoming governor.

In an interview Thursday, Laura Cox, chairwoman of the Michigan Republican Party, criticized Biden for the small events with limited crowds he's been holding during the pandemic.

"I'm not worried about it at all," Cox said of the Grand Rapids visit. "The president has unbelievable enthusiasm across the state for him."

At Friday's event in Grand Rapids, reporters and a small group of Biden supporters wore masks and sat in folding chairs with a white circle surrounding each to maintain social distance.

Biden was supposed to have two events in the city Friday but decided it was "best not to do" the second, a voter mobilization function with a larger crowd, after talking with experts.

The former vice president last visited Michigan on Sept. 9, when he spoke to a group in Warren and met with steelworkers in a backyard in Detroit.

Trump's campaign has focused on large rallies outdoors. Thousands gathered for a rally at an airport hangar in Freeland near Midland and Saginaw on Sept. 10, the president's last visit to Michigan. Trump held another airport rally in Swanton, Ohio, near the Michigan border, on Sept. 21.

Andrew Harnik / AP

Democratic presidential candidate former Vice President Joe Biden speaks at United Food & Commercial Workers Union Local 951, Friday in Grand Rapids.

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Time for another 'vacation'

Early this spring, I was sitting here in my La-Z-Boy thinking to myself how nice it was to see the trees in my front yard bloom in real time for a change.

Andy Steinke

Nearly six months later, I'm still here in my La-Z-Boy (hey, it's got the name for a reason) watching the maple leaves slowly start to turn. One by one they'll light up 'til the whole tree beams bright red.

Then, a couple good gusts of wind later, they'll be gone, and I'll be staring at the same bare branches as when I started working from home nearly seven months ago (only now with a pile of leaves on the ground).

The changing of seasons from summer into fall always feels like a good time to take a week off, get some end-of-season yardwork done and hit the reset button before the holiday-season homestretch.

So that's what I'll be doing next week. I've already started making my checklist: tune up the snowblower (if I can get to it), start to clean some projects out of the garage so a car will fit inside again (anyone need a cedar chest?), touch up some exterior paint (come on, warm weather) ...

The more I sit and think, the more things I come up with for my list, and the more I wish I hadn't spent so much of the summer in my La-Z-Boy staring at the tree.

It's so easy to fall into the trap: "Tomorrow will be just as nice as today, I'll do it then." Before you know it, the weather's turned, summer's over and you've got a laundry list of projects to squeeze in between passing rainstorms during your October "vacation."

You know you've got a real problem when you've still got items on the list from last fall (I'll get to you, "start working out," I just need a little more time).

Last October, the weather was beautiful. I had low-70s and sun for a few days in a row, and I got a lot of things knocked off my list.

But not everything. There never seems to be enough time to knock everything off the list (maybe if I just skip a few meals and only sleep on days that start with T).

By the time the week's over, my back will be thankful I "have to" go back to ~~sitting in my La-Z-Boy~~ work. Here's hoping my to-do list is a little shorter by the time I get back.

Who knows, maybe I'll have started using that exercise bike I bought in January. It's not like I've had a whole quarantine to put it to use.

Andy Steinke is features editor at The Herald-Palladium. Email him at asteinke@TheHP.com or follow him on Twitter @DecodingDadhood.

BREAST CANCER AWARENESS MONTH

Don Campbell / HP staff

From left, Barbara Schmidtman, Spectrum Health Lakeland director of oncology services, Kathryn Vera, a family nurse practitioner, and Samantha Witt, Lakeland's first oncology genetic counselor, are part of a new high-risk cancer program available in St. Joseph.

Battling breast cancer faster

New Lakeland program expedites care process for high-risk patients

By ANDY STEINKE
HP Features Editor

ST. JOSEPH — More than 15,000 women in Berrien County could develop breast cancer during their lives.

On average, 157 new cases are diagnosed locally each year, making it the second most common cancer here, according to Spectrum Health Lakeland.

To help catch breast cancer as early as possible, Lakeland has established a new high-risk cancer program.

"We're focused on breast cancer right now," said Barbara Schmidtman, director of oncology services. "Our hope is, long term, to branch out into other cancers where people are at a high risk of developing cancer."

Right now the care team, housed at the Center for Outpatient Services on Hollywood Road, consists of Samantha Witt, an oncology genetic counselor; Kathryn Vera, a family nurse practitioner; and Shelley Wilkinson, an oncology nurse navigator.

To be considered for the program, patients must fit at least one of seven criteria:

- Be of Ashkenazi Jewish ancestry
- Have a family history of male breast cancer
- Be at least 20 years old, and have a family history of breast cancer diagnosed at 50 or younger
- Have a history of atypical breast biopsies
- Have a known gene mutation in the family associated with increased cancer risks
- Have multiple close relatives with a history of breast cancer
- Have had previous chest wall radiation

The program provides patients at high risk of developing breast cancer with monitoring designed to reduce the risk of the disease, or to diagnose it in its earliest stages, when its most treatable.

One of the successes of the fledgling program has been how it's expedited the diagnostic process.

"If a woman walks in with a palpable lump, we can get her into imaging. And then, if it is cancerous, we have been helping expedite the referral process with medical oncology, radiation oncology and general surgery," Vera said. "So the woman, once she receives the breast cancer diagnosis, which is about 72 hours after she walks in with a palpable lump and gets her imaging done, she walks out of our clinic with a plan of care."

The process used to take a week and a half to two weeks, Schmidtman said.

"If I think I have cancer ... I don't want to wait for two weeks (for an answer)," she said. "We're trying to develop a model similar to, if I fall and injure my knee, I go to the ER and I have an answer and a plan of care that same day. Granted, cancer is a little bit different than an acute injury like that, but at the same time, we put so much thought into this program that somebody doesn't need to be living in that limbo phase of wondering whether they do or don't have cancer for weeks on end.

"We have found that there have been individuals who have tried to go to South Bend and have had very long time frames," she said. "So we've actually retained or absorbed patients from south county and northern Indiana in our system, or Kalamazoo system, because the process was so slow (elsewhere)."

Online seminar

Samantha Witt and Kathryn Vera will host a seminar, "I'm At High Risk For Breast Cancer: What Do I Do?," from 6-6:30 p.m. Oct. 26. They will discuss factors that contribute to a person's risk for breast cancer, including genetics, family history, lifestyle and personal medical history, and how patients can use that information to stay one step ahead of cancer. To register for the seminar, which will streamed via Microsoft Teams, call 927-5361 or visit www.spectrumhealthlakeland.org/highriskbreast.

Counseling and genetics

When a patient comes to their office for an appointment, they'll see Vera.

"I counsel and educate women who are at high risk for getting breast cancer," she said, "so that has a lot to do with personal history and family history, and then other modifiable and non-modifiable risk factors. Then, I educate them on diet and lifestyle modifications and how to do a self breast exam, what kind of breast imaging they should be getting, and I do a clinical breast exam."

Vera, who was previously with Lakeland as a registered nurse, rejoined Lakeland in 2017 before becoming a nurse practitioner last fall.

She works closely with Witt, Lakeland's first genetic counselor, who joined the staff about three months ago.

"(My job) is really about helping people understand their family histories of cancer, and if there's a possibility of some sort of inherited risk associated with cancer," Witt said. "So when our patients come in, I sit down and do a very detailed family history with them, and then we talk about different guidelines they may or may not need."

They will talk about genetics, what genetics has to do with cancer, and if genetic testing is a good fit for them.

"After we talk about their family history, I do an analysis to see if there's anything that might be raising red flags for hereditary cancer syndrome," Witt said. "If there is, I tell the patient that. I tell them that we can offer genetic testing, and I talk about what hereditary cancer is."

Witt's services aren't just restricted to high-risk breast cancer patients. She said she's available to all oncology patients.

Branching out

While the program's initial focus is on breast cancer, Schmidtman says the hope is to branch out to other cancers. The most likely next option is lung cancer.

Of high-risk lung cancer patients who qualify for a low-dose CT scan, about 2 percent receive a lung cancer diagnosis, she said.

"So we know that we have about 3,000 people in our community who meet eligibility criteria to have a low-dose CT scan done, but they have never had one done," she said. "So that means ... there are 60 undetected lung cancers walking around in our community right now that I want to find."

For now, though, the focus is on establishing high-risk breast cancer services in St. Joseph and expanding care to southern Berrien County.

"In a perfect world, we'd be able to deliver the same level and intensity of care to patients in that market as to what we're able to do already here in St. Joseph," Schmidtman said.

Contact: asteinke@TheHP.com, 932-0363, Twitter: @DecodingDadhood

Medicare open enrollment is coming, Region IV AAA can help

Q My father has had the same Part D Prescription Drug plan for three years. His doctor put him on two new prescription drugs, and suddenly his copay has increased.

What's going on, and what can we do to lower his drug costs?

A How much someone pays for drugs through a Medicare Prescription Drug plan, or Medicare Advantage Plan, can change within the year, and different reasons can lead to those higher costs.

Sara Duris
Generations

Even without getting a new drug prescribed, drug expenses can change on prescriptions someone might have had for several years due to a change in how much the drug plan is paying for that drug and/or in what portion of their coverage period the individual is (i.e. is the person paying on a deductible? or in the coverage gap (doughnut hole)?).

The new prescriptions could be more expensive because they are not on the plan's drug formulary (list of covered medications).

Because so many variables can impact the cost of prescription coverage, it's a good idea to double-check your options every year. You can do this by going online to www.medicare.gov and clicking on "Find health and drug plans."

If you don't have computer access, or aren't comfortable going online, Region IV Area Agency on Aging has counselors certified by the Michigan Medicare/Medicaid Assistance Program (MMAP) who can assist in objectively reviewing your current Medicare plan and comparing other Medicare drug plan choices. This service is free and confidential.

See more information below on how the open enrollment appointment process will be handled this year.

Q With your offices closed to the public right now, where can people go to get help if they want to change their Medicare Part D plan this fall?

A Although in-person, face-to-face appointments aren't an option this year, Region IV AAA and MMAP are here to help during Medicare open enrollment.

AAA will offer Medicare open enrollment telephone and Zoom appointments from October through the beginning of December. If you have a 2020 Medicare Prescription Drug plan or 2020 Medicare Advantage plan, we can help you review for 2021.

Open enrollment runs from Oct. 15 to Dec. 7. In most cases this is the only time you can pick a new Medicare Advantage or Part D plan. Changes you make during fall open enrollment will take effect Jan. 1.

Don't miss this important opportunity to make the

See **DURIS**, page C2

PET OF THE WEEK

Handsome Henry is ready for autumn fun. This athletic boy enjoys being active and staying busy. He plays a bit too hard for most dogs, so his new home shouldn't include dogs or small children. Henry loves to snuggle with adults, and is a good boy who needs an authoritative adopter, preferably physically active. Henry is a 4- or 5-year-old pit bull terrier who is neutered and current on shots. For more information, or to adopt him, contact Paws of Hope at 340-0272 or visit www.pawsofhope.org.

VOLUNTEERS

Rake a Difference

On Nov. 12, United Way will hold its 10th annual "Rake a Difference – A Day of Action for Seniors."

Hundreds of Southwest Michigan volunteers will give senior citizens a helping hand by raking leaves and cleaning gutters before winter hits.

Many area seniors try to accomplish the work on their own, putting them at risk of falling and serious injury.

For more information, or to sign up, visit volunteer.uwsm.org.

United Way of Southwest Michigan

The Herald-Palladium, in conjunction with the United Way of Southwest Michigan, publishes volunteer opportunities every Saturday.

To view all current listings, please visit **volunteer.uwsm.org.**

Make a difference

Youth Development Company/PAL is seeking volunteer tutors for its After School Experience. Volunteers should have a passion for working with children in kindergarten through eighth grade.

Those who have an hour to help children with homework, tutor or lend an empathetic ear to someone who maybe just had a rough day are encouraged to volunteer.

For more information, or to sign up, visit volunteer.uwsm.org.

Help foster families

Foster Closet of Michigan – Berrien County provides free items to foster families and children. The items help rebuild foster children's lives by giving them something to call their own, and it helps relieve some of the financial strain on foster parents.

Volunteers are needed to help open the closet's doors to the public. The closet is open twice a week for two hours.

For more information, or to sign up, visit volunteer.uwsm.org.

Closet of Hope

Baroda Bible Church is seeking volunteers to help in its food pantry and "Closet of Hope," which help those in need.

The pantry and closet are open from 5-6 p.m. Mondays and 10-11 a.m. Thursday and Saturdays.

The church needs volunteers to help sort donations and run the closet.

For more information, call 422-1731.

Turn compassion into action

American Red Cross of Southwest Michigan is looking for blood drive volunteers in Berrien, Cass and Van Buren counties.

Volunteers will provide a warm, friendly greeting to all donors, instruct and help with registration, explain the importance of blood donations, help schedule appointments, screen blood donors for health concerns, and offer refreshments and conversation.

For more information, or to sign up, visit volunteer.uwsm.org.

Help prevent disease, protect health

The Berrien County Health Department needs support as it brings back services. The department has implemented a staff and client health screening upon entry, and needs volunteers to help manage the check-in station at the main entrance of its Benton Harbor office.

The station also provides face coverings/masks to those who arrive without one. This is a no-contact position. Volunteers can maintain appropriate social distancing from others and personal protective equipment will be provided by the department.

For more information, or to sign up, visit volunteer.uwsm.org.

Help feed the hungry

Fresh, healthy food tends to have a short shelf life. To make sure it gets distributed as quickly as possible, Feeding America West Michigan developed the mobile food pantry.

Mobile pantries are like farmers markets on wheels, delivering a variety of fresh fruits, vegetables, dairy products and baked goods to people in need, often on the same day the food is donated. Volunteers help distribute food, carry heavier groceries for people who need help, and give a smile to those who are experiencing food insecurity.

For upcoming mobile food pantry dates and locations, visit www.feedwm.org.

To volunteer, visit volunteer.uwsm.org.

Hero Care Network

The American Red Cross Hero Care Network provides critical services to military members, veterans and their families all over the world.

The American Red Cross of Southwest Michigan is looking for volunteers to help with tasks such as sending emergency communications for deployed service members, communicating with families of newly enlisted service members, and referring veterans and their families to local programs.

Training will be provided, and volunteers can work remotely.

For more information, or to sign up, visit volunteer.uwsm.org.

Give. Advocate. Volunteer.

United Way of Southwest Michigan mobilizes the caring power of communities to fight for the health, education and financial stability of every person. Volunteering your time and talent to create lasting solutions that improve life for everyone is an important part in United Way accomplishing this work. Volunteer today and join the fight, by visiting www.uwsm.org.

Driplines and dogmatism

Debra Basham
Insights

A tree dripline is the area created by the outermost circumference of the foliage canopy where water drips onto the ground.

Although some precipitation does come through the canopy, a dripline is apparent to those who are aware of its existence.

In the mid-1990s, I heard a United Methodist Church pastor use the term dripline as a powerful metaphor showing the dangerous distinction between spirituality and religion – specifically when religion teaches or implies that it's possible to place divine love within a dripline. It isn't.

This pastor, a Native American, was passionate about the subject primarily because his own religion (Christianity) was often painfully dishonoring of his native spirituality. He asserted that God's love is unconditional and, by its very nature, must exist without a dripline – otherwise it is religiosity and dogmatism.

Dogmatism is an arrogant assertion of our opinions as truths. With dogmatism comes rigidity, and with mental rigidity often comes daunting mental, emotional, spiritual and social consequences.

Think about an umbrella. Driplines are obvious – unlike dogmatism, which can be subtle.

Dogmatism and driplines are difficult problems we must be willing to speak about openly.

A post on Facebook addressed the ruling on Breonna Taylor's death, calling Christians to reach out to "fellow Jesus-followers ... part of the Body of Christ ... my brothers and sisters. There's no way I can dismiss their voices."

I know this poster to be a very loving person, smart, caring and devoted to her religion. While the intention was to invite others to care about the Taylor travesty, without realizing it, she also was inadvertently creating a tight circle – a dripline – around the "Christian" people she thought could potentially understand.

Yes, of course, we must not dismiss the voices of those within our faith community, but the love of God reaches beyond the canopy of any religion. Love exists inside and outside any dripline.

By its very nature, God's love must say "No!" without the energy of aggression being admonished.

Taylor was shot eight times. Her death – like the killing of George Floyd in Minneapolis – has ignited the long-overdue irradiation of racial injustice and police brutality.

But our collective "No!" must be expressed with love, as it has been by Jesus, Buddha and modern saints, like Gandhi.

Identifying aggression in others is easy, but only love will activate and develop wisdom and loving kindness.

"If it were impossible to cultivate the good, I would not tell you to do so," Buddha said. This is, indeed, a positive, optimistic assurance.

The practice of upekkha (equanimity) in Buddhism is freedom from all points of self-reference; it's indifference only to the demands of the ego-self with its craving for pleasure and position, not to the well-being of one's fellow humans. Equanimity is freedom from driplines.

Here are some ways to develop equanimity:

- Balanced emotion toward all living things.
- Balanced emotion toward inanimate things.
- Avoiding people who "go crazy."
- Choosing friends who stay cool.
- Inclining the mind toward balance.
- Integrity.
- Faith.
- A well-developed mind.

In "The Dangers of Dogmatism," published by The Albert Ellis Institute, Kristine A. Doyle, writes, "We all can have our opinions – it's when we elevate them to dogmatic demands that we find ourselves in trouble. When I am in session with an individual who is holding a belief dogmatically, and it is evident that this is having a negative consequence on his/her relationships, I often ask: Do you want to be right, or do you want to be happy? I encourage you to check in with yourself from time to time. Keep your preferences and honor them. Just make sure you don't sneak them up to the level of dogmatism."

Without aggression, God helps us to say "No!" to driplines.

Today's Insights was written by the Rev. Debra Basham, author of "Stories of My Heart." Insights is written by area clergy to give different viewpoints on a variety of topics. It is published each Saturday in cooperation with the Berrien County Association of Churches. The views expressed by the author do not necessarily reflect the views of member churches.

CHURCH NOTES

St. Paul's Lutheran Church, 2673 W. John Beers Road, Stevensville, will welcome the Him + Her Worship duo of Seth and Jenna Herlich for a concert in place of its regular 6:30 p.m. Monday service. For more information, visit himandherworship.com.

Peace Lutheran Church, 3590 Lincoln Ave., St. Joseph, will hold a Blessing of the Animals service at 3 p.m. Sunday. The event will include a short worship service on the church lawn and individual blessings of each animal. If the weather is bad, attendees will socially distance in the fellowship hall. For more information, call 556-7000 or visit www.peacelutheranstjoe.org.

Three Oaks United Methodist Church's the Rev. Steve Shimek and his wife, Lillian Lewis, will conclude their series of short courses on prayer from 10-11 a.m. today at Dewey Cannon Park on East Maple Street in Three Oaks.

St. John's Lutheran Church, 9193 Cleveland Ave., Baroda, will hold a Blessing of the Animals service at 1 p.m. Sunday to commemorate St. Francis of Assisi. The service will be in the parking lot. Attendees and their pets are asked to remain in their vehicles.

Church Notes is a free listing, published each Saturday. Announcements are due by noon Wednesday. Late items will not be published. The editor reserves the right to edit for space and style. Incomplete information may not be published. First and last names should be furnished. Pictures submitted should include names of those shown. Send items to: Church Notes, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085; or email to focus@TheHP.com. Items should include a daytime telephone number.

DURIS

From page C1

most of your Medicare coverage.

To get a screening packet and sign up for an appointment, contact Mistelle Sleigh at 408-4354 or mistellesleigh@areaagencyonaging.org.

To learn more about open enrollment, to access vital information, and to download documents, visit areaagencyonaging.org/medicare-medicaid.

Information also can be provided by our Info Line for Aging and Disability staff by calling 800-654-2810.

Sara Duris is community information liaison of Region IV Area Agency on Aging in Southwest Michigan. Questions on age or independence services? Call the Info-Line for Aging & Disability at 800-654-2810 or visit www.areaagencyonaging.org. The Generations column appears each Saturday in The Herald-Palladium.

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Trump has left country in shambles

TONIGHT'S DEBATE MODERATOR IS MRS. ETHYL LOUDENBOOMER OF THE TINY TYKES DAY CARE AND KINDERGARTEN ...
I WANT TO HEAR INSIDE VOICES!
GIMME FIVE!
DON'T MAKE ME PUT YOU IN TIMEOUT. DONALD...
MAYBE SHE'LL DO BETTER THAN CHRIS WALLACE.
QUIET TIME!

E.J. Dionne

If there is any consolation to be found in the norm-busting chaos on display in Cleveland Tuesday night, it's that President Donald Trump's theatrical, scorched-earth nihilism pulled down the curtain on his own chances of winning.

The smoldering debris left behind by a political arsonist created one of the low moments of American electoral history and left all but the most fanatical Trump supporters more dispirited than ever about the state of our public life.

This can hardly be helpful to an incumbent president.

It was not a debate in any meaningful sense. Trump was utterly unconstrained in his interruptions, his obnoxious comments, his snide asides, his attacks on Joe Biden's family, his relentless bullying and, ultimately, his lack of humanity. Watching this spectacle, viewers had to wonder if it would become known as The Last Debate.

Chillingly, he refused to condemn white supremacists and told the far-right group Proud Boys, "Stand back and stand by!" Soon after, the violence-supporting group posted the president's words online as a new logo.

When Biden brought up the military service of his son Beau in the context of criticizing Trump's comments about the military as "suckers" and "losers," Trump could find no words of respect for Beau Biden's patriotic sacrifice or even a nod of sympathy for an opponent who had lost his son to cancer. Instead, Trump immediately shifted to a harsh attack on Biden's surviving son, Hunter. This is a man with no sense of fellow feeling.

Moment after moment, the only words that seemed appropriate were those of the celebrated rebuke that destroyed Sen. Joe McCarthy's political power: "Have you no sense of decency, sir?"

Evaluating the event in conventional political terms does not do justice to how far the evening fell beneath standards that were once widely embraced. If Trump was executing a planned strategy, its goal was to use disruption to deny Biden's chance for a lofty performance that could have put the Democratic nominee on the road to a landslide.

There were moments early on when this seemed to be working, to a degree at least, as Biden struggled to get his points through Trump's intrusions and schoolyard barbs. Biden was prepared to confront the president's arguments. He was not prepared – any more than the audience or moderator Chris Wallace – for Trump's breathtaking violation of agreed-upon rules and the norms of democratic discourse.

But Biden was not baited into any consequential mistakes or explosions that might have damaged his image of steadiness. He got stronger as the nightmare unfolded, clearly sensing that words of empathy and reason would reach viewers through the storm. At one point he did refer to Trump as a "clown," then quickly corrected to "person." By then, "clown" seemed appropriate – almost civilized.

Biden directly responded to Trump's calls for "law and order" by insisting that he was for "law and order with justice." He coherently criticized Trump's handling of the pandemic and called several times for bringing the nation together. With some assistance from Trump, Biden argued another key component of his case: that Trump would destroy the Affordable Care Act and its protections for Americans with preexisting conditions, a group that will grow because of COVID-19.

But most importantly for Biden, Trump showed precisely why so many Americans are eager to throw the incumbent out.

The one thing Trump did not look like was a president. Many who watched – especially women, who are already tilting hard against Trump – were surely thinking: How soon can we end this nasty, unsettling meanness?

The debate's moderator certainly couldn't do it. Wallace tried but failed to get Trump under control, and the president turned on him, too. It was a sign of how successfully Trump has worked the referees for four years that Wallace tried twice to quiet the president by reassuring him that he would be "happy" with the next round of questions. Making a predator happy is not a good idea in general, and not the role of a debate moderator.

Wallace's helplessness was symptomatic of the extraordinary and systematic damage Trump is inflicting on our institutions. The real estate speculator's efforts at the end of the debate to discredit the electoral process itself brought home just how much of a wrecker Trump is.

Donald Trump destroys everything he touches, from the hopes of the innocent victims of his Trump University scam to his own businesses. He has left the country a shambles with his handling of the pandemic. And on Tuesday, he showed that if he cannot prevail, he is prepared to shatter our democracy.

E.J. Dionne is a columnist for The Washington Post.

Why I'm leaving California

Ben Shapiro

My family and my company are leaving California.

It's heartbreaking.

My parents moved to California four decades ago. I grew up here. For 33 of the 36 years I've spent on this planet, I've lived here. I was born at St. Joseph's in Burbank; I attended elementary school at Edison Elementary; I went to college at UCLA. I co-founded a major media company here, with 75 employees in Los Angeles. I met my wife here; all three of my kids are native Californians.

This is the most beautiful state in the country. The climate is incredible. The scenery is amazing. The people are generally warm, and there's an enormous amount to do.

And we're leaving.

We're leaving because all the benefits of California have steadily eroded – and then suddenly collapsed. Meanwhile, all the costs of California have steadily increased – and then suddenly skyrocketed. It can be difficult to spot the incremental encroachment of a terrible disease, but once the final ravages set in, it becomes obvious that the illness is fatal. So, too, with California, where bad governance has turned a would-be paradise into a burgeoning dystopia.

When my family moved to North Hollywood, I was 11. We lived in a safe, clean suburb. Yes, Los Angeles had serious crime and homelessness problems, but those were problems relegated to pockets of the city – problems that, with good governance, we thought could eventually be healed. Instead, the government allowed those problems to metastasize. As of 2011, Los Angeles County counted less than 40,000 homeless; as of 2020, that number had skyrocketed to 66,000. Suburban areas have become the sites of homeless encampments. Nearly every city underpass hosts a tent city; the city, in its kindness, has put out port-a-potties to reduce the possibility of COVID-19 spread.

Police are forbidden in most cases from either moving transients or even moving their garbage. Nearly every public space in Los Angeles has become a repository for open waste, needles and trash. The most beautiful areas of Los Angeles, from Santa Monica beach to my suburb, have become wrecks. My children have personally witnessed drug use, public urination and public nudity. Looters were allowed free reign in the middle of the city during the Black Lives Matter riots; Rodeo Drive was closed at 1 p.m., and citizens were curfewed at 6 p.m.

To combat these trends, local and state governments have gamed the statistics, reclassifying offenses and letting prisoners go free. Meanwhile, the police have become targets for public ire. In July, the city of Los Angeles slashed police funding, cutting the force to its lowest levels in over a decade.

At the same time, taxes have risen. California's top marginal income tax rate is now 13.3 percent; legislators want to raise it to 16.8 percent. California is also home to a 7.25 percent sales tax, a 50-cent gas tax and a bevy of other taxes that drain the wallet and burden business. California has the worst regulatory climate in America, according to CEO Magazine's survey of 650 CEOs. The public-sector unions essentially make public policy, running up the debt while providing fewer and fewer actual services. California's public education system is a massive failure, and even its once-great colleges are now burdened by the stupidities of political correctness, including an unwillingness to use standardized testing.

And still, the state legislature is dominated by Democrats. California is not on a trajectory toward recovery; it is on a trajectory toward oblivion. Taxpayers are moving out – now including my family and my company.

In 2019, before the pandemic and the widespread rioting and looting, outmigration jumped 38 percent, rising for the seventh straight year. That number will increase again this year.

I want my kids to grow up safe. I want them to grow up in a community with a future, with more freedom and safety than I grew up with. California makes that impossible. So, goodbye, Golden State. Thanks for the memories.

Ben Shapiro is editor-in-chief of DailyWire.com.

LETTERS

Tomasini deserves voters' support

Editor,

We are endorsing Mary Jo Tomasini for a third term as a Lake Michigan College trustee.

We have known Mary Jo for more than 40 years and have admired her for tenacity, love for this community and a voracious passion for education. She is an alumna of LMC. As an entrepreneur for more than 30 years, Mary Jo's commitment to excellence is unmatched both professionally and personally.

Since she has been elected to the LMC Trustees in 2008, she has worked tirelessly among her colleagues to create an innovative, well-respected community college offering an outstanding educational experience to its students. Enrollment has increased each year, and LMC is an asset to Berrien County.

Some of the accomplishments that Mary Jo has been part of facilitating in the recent past include:

Lake Michigan Vintners was established as the Midwest's first commercial teaching winery for Wine & Viticulture Technology program students. The Hanson Technology Center opened on the Benton Harbor campus, made possible in part by a gift from area manufacturing leader, Merlin Hanson. LMC established the Berrien County Fifth Year Early/Middle College program with Berrien Regional Education Services Agency (RESA) to offer college credits to high school students.

LMC purchased the building housing Western Michigan University-Southwest and named it for LMC donor Edward J. Todd. The Lake Michigan College Welch Center for Wine & Viticulture was dedicated on Aug. 27 to house the Wine and Viticulture program and the Lake Michigan Vintners teaching winery.

Please join us in supporting the outstanding work Mary Jo Tomasini continues to provide the college and the community by voting for her on Nov. 3, 2020. We need her continued leadership and sound decision-making to lead LMC into the future, serving as an educational beacon for generations.

John and Barbara Carter
St. Joseph

VandenHeede is effective problem-solver

Editor,

When my family moved here from out of state 18 years ago, Dan Vandenheede was one of the first educators and coaches that I met at Dowagiac Union High School. From the moment I met him, I could see what a passionate teacher and coach he was. I recognized early on that he was a problem-solver. Dan is always open to listening and working with others to develop the best possible solution. This type of teamwork is what our government needs now, more than ever.

Dan will be a champion for the small businesses and local workers in Southwest Michigan. For too long government policy has prioritized corporate interests over worker's interests. Dan believes an honest days work deserves an honest days pay- and benefits. Dan is endorsed by UAW, MEA, AFT and unions representing electricians, carpenters, plumbers and pipefitters, nurses, bricklayers and more. Dan will work to overturn misleadingly named "right to work" laws that led to an erosion of workers' rights, pay and benefits. He understands the importance of Main Street over Wall Street.

I fully support and endorse Dan Vandenheede for state representative of the 78th District. I encourage all voters to support Dan on Nov. 3.

Mike Stanger
Dowagiac

Dems promote disunity

Editor,

Wake up, America! As long as there is a Democrat party and liberal controlled media there will be no "unity" or "peace" in the United States of America.

The Democrats live and breathe by playing one group against another (poor against rich, Blacks against whites, manipulate history to cause self hate, women against men, union workers against employers, people against corporations that employ them, gays against religious, support criminals and "illegals" against police/ICE, etc.) all for political votes and power.

Democrats not only try to "never waste a good crisis," but create endless crises. Proof? Obama's $3.7 million of taxpayer funding of the Chinese Wuhan Lab, which released the COVID-19 virus right after a failed Trump impeachment. Then, Democrat governers/mayors coordinated their efforts to shutdown and socialize America under the guise of "safety" and "caring" for others – with the ultimate goal of stealing an election via easily fraudulent "mail-in" ballots (creating irrational fears, shutting down businesses, requiring masks, releasing criminals and supporting the rioters/criminals over police, sending millions of unsolicited ballots into the streets, next will attempt forced vaccinations).

Want unity and peace in America? Turn off liberal media and send Democrats packing from government positions of power with your patriotic votes.

Scott Jones
Benton Harbor

Write us

Here's how to submit a letter to the editor:

Email: letters@TheHP.com

Regular mail: Editorial Page, The Herald-Palladium, P.O. Box 128, St. Joseph, MI 49085

Election letters

Due to high volume, letters related to candidates and issues in upcoming elections will be limited to 300 words.

ANOTHER OPINION

Will Trump rethink his stance on masks?

We wish Donald Trump, the president of the United States, a speedy recovery from COVID-19. We wish the first lady a speedy recovery as well.

The same for Hope Hicks. And Secret Service agents now infected. And the very many people Trump interacted with the past few days as he crisscrossed the country campaigning, often in front of largely unmasked crowds. We are grateful Trump and Joe Biden did not shake hands or get too close to one another in their Tuesday debate.

This is a gravely serious situation for the most powerful nation on Earth, one struggling with a pandemic and a deep recession, with looming international threats, in the final legs of a sprint to a November election: infections in the very seat of power, potentially enabled by a superspreader-in-chief.

Trump is 74, among the age demographic typically most harmed by the disease; one study says 9 percent of septuagenarians who test positive for COVID die. The president's doctors have repeatedly said he is the picture of health for a man of his years. If that is really true, we pray it pays dividends now as he battles a disease that has claimed the lives of more than 200,000 Americans – 160,000 of them aged 65 and over.

We wonder whether Trump, who may have been an asymptomatic spreader for days, will rethink his stance on masks. In that debate, he belittled Biden's tendency to wear face coverings, as he so often has, saying, "Every time you see him, he's got a mask. He could be speaking 200 feet away from him and he shows up with the biggest mask I've ever seen." Despite debate rules telling audience members to remain masked, the president's entourage all removed their masks upon entering the venue.

In early February, Trump told Bob Woodward the virus was "deadly stuff," "more deadly than even your strenuous flu," before he went on to liken the virus to the flu, repeatedly telling them the flu was worse and COVID would magically melt away.

At a rally of largely unmasked acolytes last week, Trump said, "It affects elderly people, elderly people with heart problems, if they have other problems, that's what it really affects," adding, "It affects virtually nobody."

We fervently wish Trump's case is quick, and that he does not end up among those he defined as "virtually nobody," both for his sake and for the sake of our nation.

– New York Daily News

PRIME TIME TV

SATURDAY EVENING OCT. 3

	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30
ABC (7)(13)(41)(57)	College Football Teams TBA. (N) (L)						
CBS (2)(3)(22)	News	To Be Announced		To Be Announced		48 Hours (N) CC	
NBC (5)(8)(16)	Ac. Hollywood	Weakest Link CC		Ellen's Game of Games CC		Saturday Night Live (N) CC	
FOX (17)(222)(28)(32)	Modern Family	The Masked Singer CC (DVS)		:01 I Can See Your Voice CC (DVS)		Fox 17 News at 10:00PM (N) CC	
PBS (34)	Lawrence Welk	Antiques Roadshow "Fort Worth" CC		As Time Goes By	As Time Goes By	Keep-Appear	Keep-Appear
CW (25)	Big Bang Theory	Mike & Molly	Mike & Molly	Seinfeld CC	Seinfeld CC	News	Friends CC
MNT (50)	Graham Bensinger	Dateline A bookie is implicated in murder.		Dateline Intruders terrorize a couple.		Storm of Suspicion	
WCIU (26)	Family Guy	Bob's Burgers	Bob's Burgers	Family Guy	Family Guy	Family Guy	Bob's Burgers
WHME (46)	:00 Heartland	Heartland "Greater Expectations" CC		Murdoch Mysteries "F.L.A.S.H.!"		Murdoch Mysteries CC (DVS)	
WGN (9)	Friends CC	Friends CC	Friends CC	Friends CC	Friends CC	WGN Weekend News at Nine (N)	
A&E	Court Cam	Court Cam	Court Cam	Live Rescue "Live Rescue -- 10.03.20" (N) CC			
AMC	Walking Dead	7:55 The Walking Dead CC		The Walking Dead CC		The Walking Dead CC	
Animal	Dr. Jeff	Dr. Jeff: RMV		Dr. Jeff: RMV		Mega Zoo	
BET	Tyler P	★★ Tyler Perry's I Can Do Bad All By Myself ('09) CC					
Big Ten	TBA	To Be Announced				Campus	Drive
Bravo	How to Be Single	★★ He's Just Not That Into You ('09, Romance-Comedy) Ben Affleck, Jennifer Aniston. CC					He's Just Not
Cartoon	Gumball	Gumball	Regular	Burgers	American	American	Rick
Cinemax	:00 Warrior CC	7:55 ★★ Valkyrie ('08) Tom Cruise, Kenneth Branagh, Bill Nighy. (P). CC				★★ Cold Pursuit ('19, Action) CC	
CMT	Coal Mine	:15 ★ Hope Floats ('98, Romance) Sandra Bullock. CC					
CNBC	Boss	Undercover Boss		Undercover Boss		Undercover Boss	
CNN	Situation	Situation Room		John Lewis: Good Trouble ('20) CC			
Comedy	6:30 ★ Little Fockers			★★ The Longest Yard ('05) CC			
Discovery	:00 Dirty Jobs	Dirty Jobs "Leech Trapper" CC		Dirty Jobs "Mannequin Factory" CC		Dirty Jobs Mike visits a chicken farm.	
Disney	Hotel	Big City	Big City	Big City	Big City	Amphibia	Owl Hse.
DIY	Alaska	Maine Cabin Masters		Maine Cabin Masters		Maine Cabin Masters	
E!	:00 ★★★ Back to the Future Part III				★★★ Speed ('94) CC		
ESPN	College Football Auburn at Georgia. (N) (L)						UFC
ESPN2	College Football Tulsa at UCF. (N) (L)						SportCtr
ESPNC	Basket	College Basketball CC				College Basketball	
Food	Hallow	Halloween Wars		Halloween Wars		Halloween Wars	
Fox News	Life	Watters' World (N)		Justice With Jeanine		Greg Gutfeld	
Fox Sports	College Football Southern Mississippi at North Texas. (N) (L)						
Freefrm	:20 ★★ The Addams Family ('91, Comedy) Anjelica Huston, Raul Julia. CC				:25 ★★ Addams Family Values ('93) Anjelica Huston.		
FX	Jurassic World	★★ Jurassic World: Fallen Kingdom ('18) Chris Pratt. Owen and Claire try to save the dinosaurs from a volcano. CC					
Golf	Central	PGA Tour Golf Sanderson Farms Championship, Third Round.					
Hallmark	:00 A Country Wedding ('15) Jesse Metcalfe. CC			Country at Heart ('20, Romance) Jessy Schram, Niall Matter. (P). CC			
HBO	The Way Back ('20)	★★ Downhill ('20) Will Ferrell. (P). CC			Lovecraft Country "I Am." CC		The Vow CC
History	Unforgive	★★ The Magnificent Seven ('16) Denzel Washington. CC					
HGTV	Home	Help-Wrecked		:01 Hidden Potential		:01 Renovation Inc	
Learning	Stories	Untold Stories of ER		Untold Stories of ER		Untold Stories of ER	
Lifetime	Undercover C	Dying to Be a Cheerleader ('20, Suspense) Ashlynn Yennie. (P). CC				The Secret Lives of Cheerleaders ('19)	
MSNBC	Voices	Week-Johnson		Week-Johnson		Rachel Maddow	
MTV	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.	Ridic.
NBCSCH	Football	Gymnastics				Gymnastics	
NFL	6:00 NFL Football CC			NFL Football From Dec. 8, 2019. CC			
Nick	Sponge.	Dylan	Unfiltered	Group	Sponge.	Friends CC	
NGEO	Drugs,	Drugs, Inc.: The Fix		Drugs, Inc.: The Fix		Drugs, Inc.: The Fix	
Oxygen	Dateline: Secrets	Dateline: Secrets Uncovered CC		Dateline: Secrets Uncovered CC		Dateline: Secrets Uncovered CC	
Parmt	:00 ★★ Man on Fire ('04) CC				:45 Gone in 60 Seconds		
Showtime	:00 ★★★ Top Gun ('86) Tom Cruise, Kelly McGillis. CC			★★ Angels & Demons ('09) Tom Hanks, Ewan McGregor. (P). CC			
Starz	6:38 I Think We're Alone Now	:21 ★★★ The Amazing Spider-Man ('12) Andrew Garfield, Emma Stone. CC					Power Book II
STZENC	6:45 ★★ Van Helsing ('04) Hugh Jackman. CC			★★ Days of Thunder ('90, Action) Tom Cruise, Robert Duvall. CC			
SyFy	Monster House	★★★ The Mask ('94) Jim Carrey. An ancient mask animates a drab bank clerk.				★★★ Zombieland ('09) CC	
TBS	6:30 ★ Grown Ups ('10) CC	:45 ★★ Horrible Bosses 2 ('14) Jason Bateman. Nick, Dale and Kurt plot revenge on a thieving investor.					
TCM	Thomas Crown	★★★★ Lawrence of Arabia: Director's Cut ('62, Biography) Peter O'Toole, Alec Guinness, Anthony Quinn. CC					
TMC	:25 Paradise Hills ('19, Suspense) Emma Roberts. CC			★★ Prom Night ('08) Brittany Snow. (P). CC			★ Sorority Row
TNT	Bourne	★★ The Accountant ('16) Ben Affleck.					Com
Travel	Ghost	Ghost Adventures		Ghost Adventures (N) CC			
TV Land	Two Men	Two Men	Two Men	Two Men	Two Men	Two Men	Two Men
USA	Boo! Madea	★ Tyler Perry's Boo 2! A Madea Halloween ('17) Tyler Perry. CC (DVS)				Madea's Big Happy Family	
VH1	Ind. Day	★★★ Creed ('15, Drama) Michael B. Jordan. CC					
WGN-A	:00 Blue Bloods	NewsNation (N) (L) CC		NewsNation (N) (L) CC		NewsNation (N) (L) CC	

Man is threatened by wife's conversations with her ex

Jeanne Phillips
Dear Abby

DEAR ABBY: My husband, "Daryl," gets furious every time I talk to my ex, my two oldest kids' father. The only thing we discuss is my kids' issues, but Daryl loses it completely. He starts calling me names and says I don't respect him even though I do. I keep assuring him that there's nothing inappropriate being talked about (he is present during all the conversations since we talk over the phone and live in different states).

I don't know what to do anymore. My kids are 14- and 13-year-old girls, who are going through all these crazy teenage issues, which obviously, as their parents, my ex and I have to sometimes talk about, and it's not even that many calls. I'm wondering if this is normal because I've only been in two relationships in my life. I'm 33, and I feel like a goofball for not knowing what to do. – Tough Situation In Texas

DEAR TOUGH SITUATION: No, it is not normal. Your husband's jealousy and insecurity are over the top. You have a responsibility as the mother of two teenage daughters to see them through this time of great transition, and if you feel their father is in a better position to provide input than your husband, you have a right to seek it.

It's time to talk about this with a licensed marriage and family therapist because Daryl's behavior is abusive. If it isn't stopped, it may escalate. Do it now because if the verbal abuse continues and your daughters witness it, they will grow up thinking it's normal behavior, and it will negatively affect their relationships with men later in life.

DEAR ABBY: I have been diagnosed with PTSD by my doctor. I thought only people who have been in military combat would receive a PTSD diagnosis.

I have had a lifetime of verbal abuse from my mother. Once she had broken my spirit with rants of "dummy," "stupid" and "I wish you had never been born," I was easy prey for my older brother. To get laughs, he never misses a chance to make fun of me in public.

On second thought, I guess I HAVE been through combat. Abby, do you have any ideas how to make life somewhat bearable? – Constantly Hurting

DEAR CONSTANTLY: I sure do! Ask your doctor for a referral to a psychotherapist with expertise in family dysfunction and PTSD. Then make it a practice to AVOID abusive people who seek attention by ridiculing and belittling others. If you do, your life will improve immeasurably. Trust me on that.

DEAR ABBY: What do you think about people having drive-by baby showers? I was recently invited to one, only to arrive and find the front yard filled with people, cake and balloons. But I had been instructed to just drop my gift and go on.

I did expect a few people to be there with the expectant mom to greet me and receive the gift, but after traveling 25 miles only to find a full-blown party going on that I wasn't allowed to join seems very rude to me. I think if that was the plan, she should have just had a shower for these A-list guests and forgone the drive-by part. What are your thoughts on this? – Turned Off In Tennessee

DEAR TURNED OFF: You may not have been singled out to be slighted. Those at the party may have "crashed" the lawn from their cars. What a foolish, risky thing to subject the expectant mother to. If the revelers weren't masked, the honoree and her baby were at risk of catching COVID!

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

Gift-giving boss needs holiday advice

Carolyn Hax

DEAR CAROLYN: I'm a little early, but like to plan ahead for gift-giving during the holiday season.

My assistant at work is Jewish and very active in her faith, and I would like to give her a holiday gift as I have all my Christmas-celebrating assistants who came before her. I'm wondering if you had any ideas about what to give and when to give it.

I feel like a lot of my standard gifts lean toward the Christian tradition – poinsettias, Christmas ornaments, stocking filled with coffee cards/chocolate, etc. We get along great but work out of different locations, so I'm not so familiar with her that I can think of a specific gift she'd be sure to like.

Should I plan the gift to coincide with the first day of Hanukkah, or is there a more appropriate time to give?

Am I overthinking this? Probably. But any help or insight would be much appreciated. – Gift-Giver

DEAR GIFT-GIVER: I'm thinking your Jewish colleague is a wake-up to the wisdom of uncoupling your workplace appreciation gifts from religious holidays.

Conveniently, there is the New Year holiday, standing neutrally by and carrying only the calendar as symbolic freight. Coffee cards and chocolates are just as excellent wrapped in sparkly gold and silver. I've done extensive research on this personally.

Some thoughts from readers:

■ Friendly neighborhood Jewish person here: Please take Carolyn's suggestion. Hanukkah is not Jewish Christmas and the conflation of this minor holiday in the Jewish calendar with an important holiday on the Christian calendar is an annual frustration for nearly every Jew I know.

I have received work gifts for Hanukkah from lovely and well-meaning colleagues and bosses and have been truly touched by the fact that they care. But it is still frustrating to have Hanukkah be the only holiday that my faith is known for – and simply because of calendar reasons.

So show your assistant you care by giving a gift to celebrate the secular new year. And, please do familiarize yourself with the Jewish holidays that are far more important.

■ A tradition that has worked well for me with my employees: Instead of gifts, I write them personal thank-you notes for all of their great work throughout the year, and give them the notes the first day at work after New Year's.

I decided on this approach for two reasons: I don't want my employees to feel obligated to give me a holiday gift, and because a personal thank-you always works for everyone, no matter their religion, dietary preferences, drinker or non-drinker status, etc.

The notes always mean a lot to the folks who work for me, and I look forward to writing them toward the end of the year!

■ Give a Thanksgiving gift! There are all sorts of things you can give, and the message is: I'm thankful for you.

■ I think we all know this letter-writer is now enthusiastically going to wish her Jewish assistant a "Happy Yom Kippur!"

The ultimate well-meaning "nope." Thanks everybody.

Email Carolyn Hax at tellme@washpost.com, follow her on Facebook at www.facebook.com/carolyn.hax or chat with her online at noon each Friday at www.washingtonpost.com.

CROSSWORD

ACROSS
1 Debtor's note
4 Make soaking wet
7 Soggy
11 Road coating
12 Tiny insect
13 Autobahn vehicle
14 AMA members
15 Motown's Diana —
16 Prof.
17 Cutlass kin
19 Pay for a hand
20 Floor
21 Choose
22 Ashram dweller
25 More agile
28 Spanish "that"
29 Rozelle or Sampras
31 Floor covering
33 Fat cat's bundle
34 Proceed
36 Golly!
37 — Abdul-Jabbar
40 Perch
42 Unser and Gore
43 Nonverbal OK
44 Recipe amts.
46 Took apart
49 Roughen from cold
50 Calendar info
52 Small lump
54 Fox's prey
55 Dobbin's dinner
56 Ernst & Young staffer
57 Phillips University town
58 Retiring
59 Border

DOWN
1 — be an honor
2 Galley slaves' need
3 Sky bear
4 Night racket
5 NATO cousin
6 Qt. parts
7 Delicate
8 Dad's sister
9 Inventory wd.
10 Hole
12 Got big (2 wds.)
18 Inadequate
19 IRS month
21 Receptive
22 Cut down
23 Meryl, in "Out of Africa"
24 Goose egg
25 Quell
26 Proof word
27 Regrets deeply
30 Wool sources
32 Obtain
35 Bagpipe sounds
38 Knocked sharply
39 Loop trains
41 Peculiar
43 Silly
44 Larger — life
45 Graceful wrap
47 Proceed very slowly
48 Fall guy
49 Ernesto Guevara
50 Musical notes
51 Murmur of content
53 Thud

Answer to Previous Puzzle

B	A	G		C	B	S				Q	U	E
E	L	L		R	E	A	L		S	U	L	K
E	A	U		E	S	T	A		C	I	T	E
	N	E	E	D	I	E	R		H	E	R	D
			R	O	E		G	R	E	T	A	
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H	O	S	T		A	S	S	U	M	E	D	
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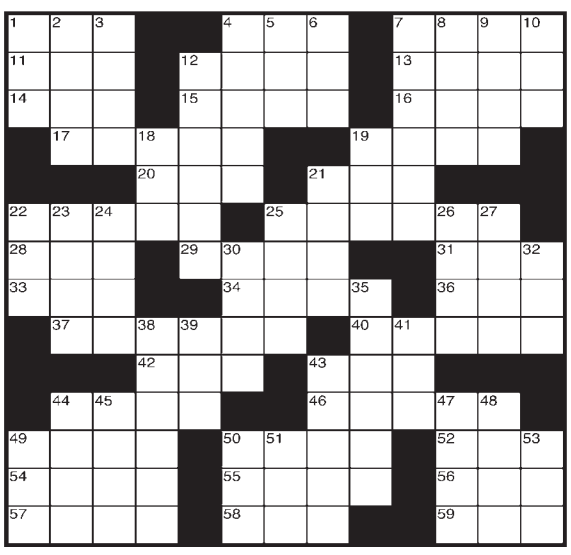
O	R	A	L		T	I	E	R		I	D	S
F	O	R				L	Y	E		R	O	I



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JUMBLE

Unscramble these Jumbles, one letter to each square, to form four ordinary words.

THYLO

ATNKE

TREATO

RWANDI

We are just humbled at being part of this historic event.
It took a team to get us up there.
They don't seem to realize how famous they are.
They're so nice!
THEY HAD RETURNED, AND EVERYONE AGREED THAT THE APOLLO 11 ASTRONAUTS WERE ---
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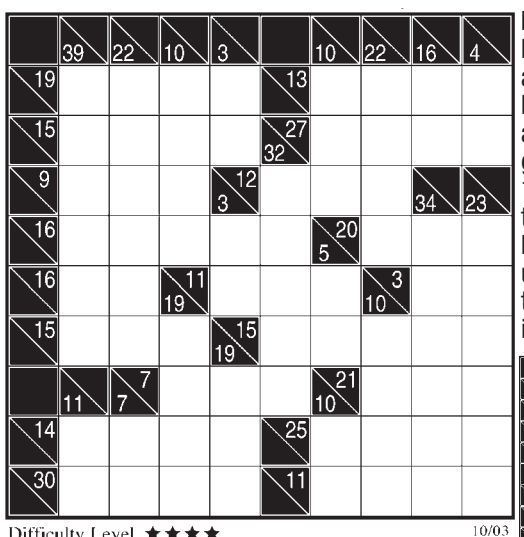
Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

(Answers Monday)

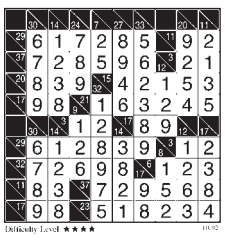
Yesterday's Jumbles: CLUNG HOARD SPLICE SKIING
Answer: The accountant forgot to add the last number on the page and sat there — NONPLUSSED

KAKURO



Difficulty Level ★★★★ 10/03

How to play: Numbers above the slash are across clues; numbers below the slash are down clues. The goal is to enter digits 1-9 in the white cells to add up to the number clues. You cannot use any digit more than once when adding up to a clue.



BRIDGE

Yesterday, I highlighted Andrew Chen, the youngest-ever life master in the American Contract Bridge League. Here is another deal featuring a youngster.

The declarer in three no-trump was Vanessa Ng from Canberra, the capital of Australia. She was seven at the time and playing against two seniors, Len Dixon (a well-known journalist) and George Jesner (an eccentric and affable Scot who lived in Canberra and died in 2010). North was George's wife, Dorothy, who was Ng's teacher.

After Dixon led the spade queen, Ng noted that she had only six top tricks: two spades, two hearts, one diamond and one club. If the club finesse was winning, there wouldn't be any problems, but in case East had the club king, declarer ducked the first trick, took West's spade continuation and correctly played a low club (in case West had the singleton king) to dummy's queen. When the finesse worked, South crossed to the heart king and continued with the club jack: king, ace. Back to hand with a club to her 10, declarer led a diamond to dummy's queen. Now came a third finesse with a heart to the jack. Ng played a diamond to the ace, hoping the king would drop, and returned to the heart ace, happy to see the 3-3 split. Finally, she cashed the spade king, discarding dummy's low diamond, overtook her club four with dummy's seven and claimed the heart nine for plus 490 and a top.

North 10-03-20
♠ 6 4
♥ 9 4 3 2
♦ A Q 8
♣ A Q 7 3

West
♠ Q J 10 5 2
♥ 10 8 7
♦ K 6 4
♣ K 5

East
♠ 9 8 3
♥ Q 6 5
♦ 10 9 7 5
♣ 9 8 6

South
♠ A K 7
♥ A K J
♦ J 3 2
♣ J 10 4 2

Dealer: South
Vulnerable: Neither

South	West	North	East
1NT	Pass	3NT	All Pass

Opening lead: ♠ Q

Jesner looked at his partner and with a broad Scottish accent said, "It's frightening, isn't it?"

"Don't worry, George," Dixon replied, "it will be a long time before Vanessa is eligible for the senior events!"

SUDOKU

DIFFICULTY RATING: ★★★★★

		7	4	5				
	1			3	8		7	
					7	3		5
1					6		5	
				4				
	7		2					4
2		4	7					
	9		1	6			8	
				2	4	6		

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How to play: Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9.

PREVIOUS SOLUTION

8	5	4	7	9	2	6	3	1
6	9	2	4	3	1	7	8	5
3	7	1	6	5	8	9	2	4
4	8	7	1	2	6	5	9	3
9	1	3	8	4	5	2	7	6
2	6	5	3	7	9	1	4	8
5	3	8	9	6	7	4	1	2
7	4	6	2	1	3	8	5	9
1	2	9	5	8	4	3	6	7

HOUSE OF THE WEEK

Country charm, modern style

Fall means boot season, and this home plan is ready with a spacious mudroom that gives you a generous area (including a bench) for putting on and taking off your favorite footwear. Then head to the kitchen island to sip cider.

To build this home, order a complete set of construction documents by calling 866-228-0193 or visit www.ePlans.com/collection/house-of-the-week. Enter the design number to locate the plan and view more images and details.

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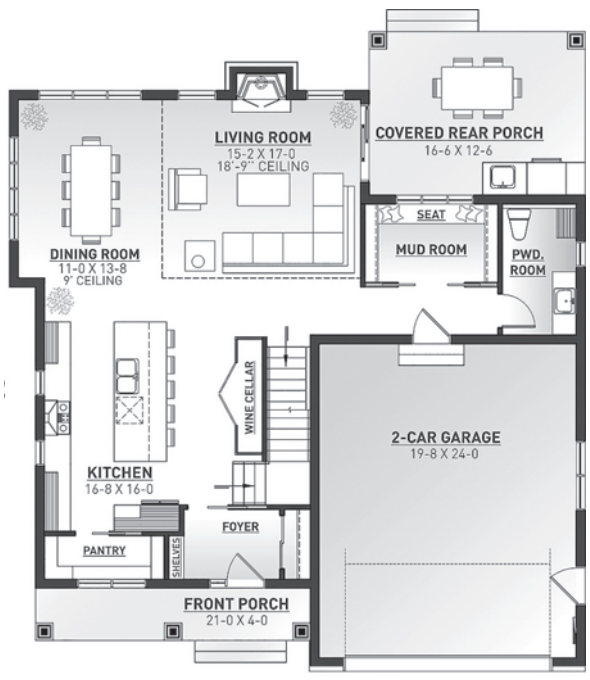
Photo provided / www.ePlans.com

A metal roof and mixed siding deliver depth, while a front porch creates a welcoming vibe. See more images online at www.ePlans.com/collection/house-of-the-week.



Design number:
23-2725

Bedrooms:
4

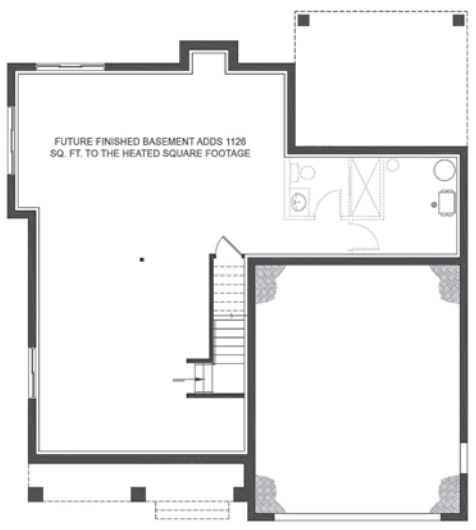
Baths:
2 1/2

Square footage:
2,496

Dimensions:
44-feet by
46-feet-6-inches

Framing: 2-by-6

– www.ePlans.com



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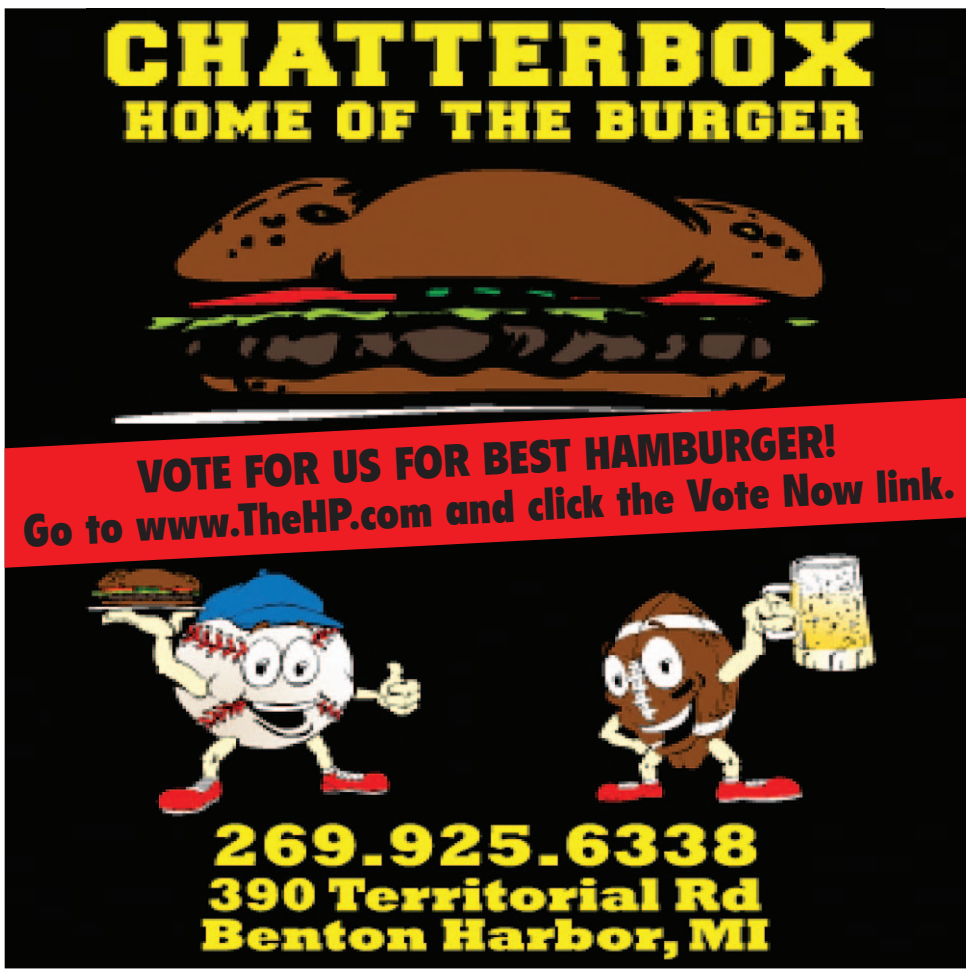

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Your photo must be in focus, all persons in the photo must be identified, and the general location of the hunt must be provided (for example, 10-point buck shot in Benton Township, black bear shot near Munising, Mich., etc.)

Lake Cora provides a largemouth-rich environment

The cast sailed well downwind, the little black worm plunking into the clear water of Lake Cora as I flipped the spinning reel bail closed and started reeling. I cranked the handle slowly, twitching the rod in a fast cadence while watching the bright yellow braided line. My twitches gave the line a constant undulation, loose waves that formed a sort of a cigar shape. When the shape of the cigar got smaller, it meant the little lure had either hit a weed or a fish had grabbed it. Each time I swung back on the 7-foot rod, and either felt the hook tear a bit of weeds from the bottom or found myself hooked to another largemouth. The Ned rig, my 2 3/4-inch Finesse T.R.D. worm on a 3/16-ounce tin-bismuth (as opposed to lead) jig head, enticed lots of bites, although only a few fish were in the 12-inch range, and the rest were smaller.

Dave Mull

My fishing companion on the water was Kris Stakley of Benton Harbor. Kris was having a little slower action, throwing a regular rubber-skirt jig and a chatterbait. He might not have caught quite as many, but he was finding bigger fish. He measured two that were longer than 16 inches.

We both fished from our respective kayaks, and one reason Kris wasn't catching quite as many was he had to constantly paddle to battle Tuesday afternoon's relentless wind. I was in an electric-motor-powered Old Town Sportsman Auto Pilot 136, which allowed me to use its spot-lock feature to stay stationary and fish. I just needed to push a button on the remote hanging around my neck, and using satellite GPS signals, the motor would keep me in one spot.

We found the largemouth up shallow with their feedbags on. The wind was ahead of a low-pressure front and storms, and a falling barometer almost always puts fish into the mood to bite.

Cora is one of those lakes that is perfect for fall fishing and contains a lot of bass. Located just west of Paw Paw, it's mid-size as lakes in this area go, listed at 197 acres by the Michigan DNR. It's probably bigger this year, since its water is so high it completely covers the boat ramp, and surrounds a lot of shoreline brush that would be high and dry in other years.

It has several things going for it that make it a great body of water for a fall outing. For one, the parking lot at the DNR launch is too small to host a lot of bass boats for tournaments, so the bass don't see a lot of lures. For another, it has some deep water surrounded by flats ranging from 13 to 4 feet deep. This time of year, bass rove these flats, actively feeding, getting ready for their winter lethargy.

It was simple, fun fishing, with lots of action.

Photo provided / Dave Mull

Kris Stakley of Benton Harbor shows a 16-inch largemouth bass that hit a chatterbait this week on Lake Cora.

I tried a couple of other lures, catching one fish on a small green rubber-skirt jig and one on a crankbait, but hits on other stuff were few and far between. It was difficult to put down the Ned rig since it was getting so many hits. So I didn't for the final couple of hours spent on the water.

After paddling a lot to keep his position and work in casts, Kris graciously took me up on my offer of a tow to the other side of the lake, which was protected from the wind. We kept catching smallish bass on that side – the fish seemed to be everywhere, mainly in less than 6-foot depths. Having so many fish so shallow might be why an osprey patrolled the lake for much of the time we fished. We didn't see him dive and catch anything, but it was certainly a target-rich area for the fish hawk—and a couple of guys in kayaks.

Outdoors columnist Dave Mull lives in Kalamazoo. Write to him at dave.sportfish.mull@gmail.com.

Sarett Nature Center

Fall Color Hike at Ross Preserve: 1 p.m. Oct. 18 at the Ross Preserve in Covert. Meet a Sarett naturalist for a fall color walk, identifying different leaves and discussing how and why they change color. Cost is $5, free for members. Call 927-4832 to reserve your spot.

All About Bats: 2 p.m. Oct. 24. Join Western Michigan University professpr Maarten Vonhof for an afternoon learning about conservation and current research on bats. Bring a lawn chair or blanket for outdoor seating. Cost is $5, free for members. Call 927-4832 to reserve your spot.

Watervliet Rod & Gun Club

CPL classes: The Watervliet Rod and Gun Club is offering concealed pistol license classes through the end of the year.

December: Register from 6-7 p.m. Dec. 1. Classes are from 6-10 p.m. Dec. 3 and from 8 a.m.-6 p.m. Dec. 5.

For more information, call 470-9191 or 468-3837.

Fernwood Botanical Garden

Dog Days of Summer: 8-10 a.m. Saturdays through the end of October. Fernwood members – bring your canine for a walk. No registration required.

Harbor Country Hikers

Love Creek County Park hike: 10 a.m. Oct. 10. A park naturalist will lead the two-hour hike, which is rated moderately physically difficult. The Hikers recommend members and guests dress for the season, wear sturdy shoes or boots and insect repellent, and bring water. The group observes Michigan social distancing guidelines and requires the use of face masks.

For more information, visit harborcountryhikers.com.

FISHING REPORT

Southwest Lower Peninsula

St. Joseph: Boat anglers reported slow fishing, but a few lake trout were found in 100 feet when they could get out. Perch anglers were still getting a few in 35 to 70 feet, but the fish remain scattered. Pier fishing was slow.

St. Joseph River: Catches were spotty, but those trolling were getting a few salmon, including those up near the Berrien Springs Dam.

South Haven: When they can get out, boat anglers were taking a good number of lake trout when trolling in 80 feet or so. Perch fishing was very slow, and pier fishing was slow for all species.

Black River: Fishing slowed, and angler activity was low.

Holland: Boat anglers found a couple lake trout on the bottom in 100 to 160 feet with yellow or blue spin-glo's. Pier anglers casting for salmon had no luck.

Lake Macatawa: The DNR boat launch is back open.

Port Sheldon: Boats have had a difficult time getting out due to windy conditions. The few that did make it out caught no salmon.

Grand Haven: The Harbor Island boat launch remains closed. Rough water has limited pier fishing.

Grand River near Grand Rapids: Coho, steelhead and a few Chinook were caught up at the 6th Street Dam. Anglers are starting to target walleye as the waters cool.

— Michigan DNR, Sept. 30

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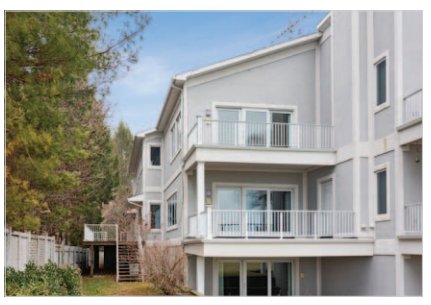

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Julie Moneta 325-3015

Kay Schatz 519-5296

Connie Shearer 208-0001

CORE celebrates 20 successful years in business!!

#20038724 - Stevensville
- SPACIOUS 4 BR HOME
- Over 2300 SF living space
- Gas-log fireplace
- Nice backyard with deck
- Extra-large storage shed
- Ravine setting on Hickory Creek
- $349,900
- Call Julie Moneta 269-325-3015

#20036773 - Benton Harbor
- SPACIOUS 3 BR CONDO
- The largest home in The Villas
- 1985 SF; 2-1/2 baths; fireplace
- Upgraded appliances & floors
- 2-car attached garage
- Magnificent pool, clubhouse, fitness center
- River access, walking trails, & much more!
- $270,000
- Call Earl Misch 269-876-0715

30 ACRES

#20020729 - Bridgman
- UNIQUE LARGE PARCEL
- Charming century-old 3 BR farmhouse
- Lake Twp
- Close to everything in SW Michigan
- Unlimited potential
- $329,000
- Call Dick Kading 269-313-3719

38 ACRES

#20041203 - Berrien Springs
- PRIME DEVELOPMENT PROPERTY
- Just off Exit 15 of US-31 bypass
- Includes 2 to 3-acre spring-fed pond
- Varied topography of hills, woods, ravines
- Many possibilities for commercial & residential
- $625,000
- Call Loren Gerber 269-921-0754

NEW LISTING

#20041114 - Stevensville
- NICE 3 BR RANCH
- 1100 SF living space
- Brick fireplace
- Full basement
- Heated 2-car garage w/workbench
- $176,900
- MOVE RIGHT IN!
- Call Dick Donnellan 269-921-0023

SUITE FOR LEASE

#20037671 - St. Joseph
- OFFICE SPACE
- 240 SF in well maintained office complex
- $290/month
- Landlord pays all utilities
- Ready to occupy
- Call Loren Gerber 269-921-0754

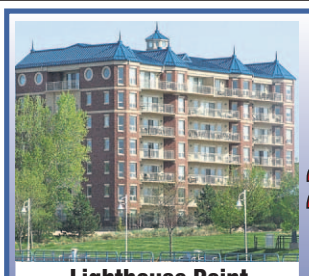
#20000201 - Benton Harbor
- PROMINENT CORNER LOCATION
- Over 13,000 SF wide open commercial space
- Former Walgreen's building
- Short distance from I-94 Exits 29 & 30
- Over 3 ACRES in Benton Township
- $375,000
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

DICKINSON ESTATES

A Premier Subdivision in the St. Joseph School District
A development for beautiful homes valued from $400,000 to $1,000,000+.
Deep and dramatic ravine views as well as sunny meadow home sites.
A private enclave with no through streets with private and protected views.
A recreational area with tennis court, playground equipment, and playfield.
You may build with the fine home builder of your choice.

Dickinson Road is located on the East side of M-139 (Old 31) between Marquette Woods Road to the North, and John Beers Road to the South. About 1/4 mile down Dickinson Road you will see to your left the brick monuments marking the entrance to Dickinson Estates.

Call (269) 369-4545 or visit
DickinsonEstates.com



Lighthouse Point
200 Lake Street, 8B • St. Joseph, MI
- Beach Access
- 2,630 Square Feet
- 3 Beds & 3 1/2 Baths
- Water Views All Windows
- Custom Cabinets
- Granite Tops
- Assoc. Club House/Pool
- Boat Slip
- Reduced: $1,775,000
- MLS # 19049591

Offered By: James Agens, RE Broker
269-208-5302
www.sableshores.com
www.villageatstevensville.com
Shown By Appointment

OPEN HOUSE SUNDAY 1-3PM

Sable Shores Condominiums
4144 Ridge Road Unit 2• Stevensville, MI
- Lake Michigan Views
- 3,092 Square Feet
- 2 Bed & 3 Full Baths
- Library, Office or 3rd Bed
- Gourmet Kitchen, Granite Tops
- Real Oak Flooring
- Gas Log Fireplace
- Reduced: $519,000
- MLS # 19041142

FISKARS PROPERTIES, INC.

MAKE SOME MONEY

IN THE CLASSIFIEDS TODAY!

White Space Sells

Buy It. Sell It. Find It. CLASSIFIED.

REGISTRATION NOTICE
LAKESHORE PUBLIC SCHOOLS ELECTION
TUESDAY, NOVEMBER 3, 2020

To the qualified electors of Lakeshore Public Schools in the County of Berrien, State of Michigan.

NOTICE IS HEREBY GIVEN that any qualified elector of the Lakeshore Public Schools district, who is not already registered, may register to vote at the office of their City/Township Clerk; the office of the County Clerk; a Secretary of State branch office, or other designated state agency. Registration forms may be obtained at their City/Township Clerk's Office or at mi.gov/vote and mailed to their City/Township Clerk. Voters who are already registered may update their registration with their local clerk or at www.expressSOS.com.

The last day to register in any manner other than in-person with the local clerk is Monday, OCTOBER 19, 2020.

After this date, anyone who qualifies as an elector may register to vote in person with proof of residency (MCL168.492) at their local City/Township Clerk's office found below at the following times:

BARODA TOWNSHIP
CLERK: Christina Price
9091 First St, Baroda,MI
269-422-2300
(Precinct 1: Lakeshore Public Schools Voters Only)
Reg Hrs: 9:00 AM – 12:00 PM Mon – Thurs
or by appointment
Ext Hrs: Sat, Oct 31 7:00 AM - 3:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

LAKE CHARTER TOWNSHIP
CLERK: Gloria Payne
3220 Shawnee Rd, Bridgman, MI
269-465-6601
(Precinct 1: Lakeshore Public Schools Voters Only)
Reg Hrs: 7:30 AM - 4:00 PM Mon - Thurs &
7:30 AM - 3:00 PM Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

LINCOLN CHARTER TOWNSHIP
CLERK: Stacy Loar-Porter
2055 W. John Beers Rd, Stevensville, MI
269-429-1589
Reg Hrs: 9:00 AM – 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 7:00 AM - 3:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

ORONOKO CHARTER TOWNSHIP
CLERK: Suzanne Renton
4583 E. Snow Rd, Berrien Springs, MI
269-471-2824
(Precinct 1: Lakeshore Public Schools Voters Only)
Reg Hrs: 8:30 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 & Sun, Nov 1
9:00 AM - 1:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

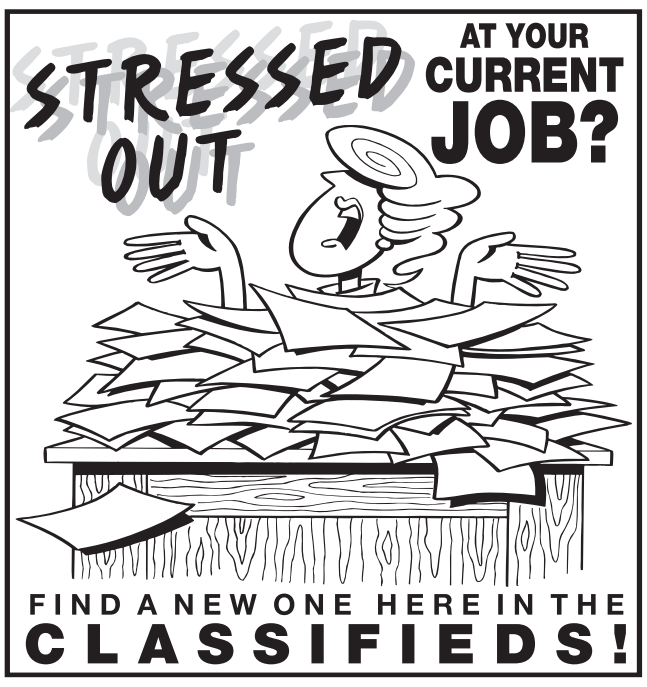
ROYALTON TOWNSHIP
CLERK: Bill Foust
980 Miners Rd, St Joseph, MI
269-429-2501
(Precincts 1 & 2: Lakeshore Public Schools Voters Only)
Reg Hrs: 9:00 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

ST. JOSEPH CHARTER TOWNSHIP
CLERK: Patrice Rose
3000 Washington Ave, St. Joseph, MI
269-429-7703
(Precinct 2 & 3: Lakeshore Public Schools Voters Only)
Reg Hrs: 8:00 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

NOTICE IS HEREBY GIVEN THAT A GENERAL ELECTION will be held at the precincts listed above on Tuesday, November 3, 2020 to elect three (3) School Board Members for a six (6) year term and one (1) School Board Member for a partial term ending December 31, 2022.

Persons with special needs, as defined in the Americans with Disabilities Act, should contact their Township Clerk.

Absentee ballots may be obtained from the clerk of the jurisdiction where you reside.
SHARON TYLER, BERRIEN COUNTY CLERK



HOROSCOPE

By EUGENIA LAST

SATURDAY, OCTOBER 3

Live and learn. Walk away from situations that aren't working for you. Consider where you will gain the most using your skills and attributes. Don't labor over what others do or say. Choose practical solutions while eschewing anger and brute force. Change your spending habits.

LIBRA (Sept. 23-Oct. 23) Sit tight and see what unfolds. Don't make a fuss or interfere in battles that aren't yours to fight. A physical change may be necessary to distance yourself from a negative situation.

SCORPIO (Oct. 24-Nov. 22) Say what's on your mind, and initiate a change that will improve your life. An adjustment to a meaningful partnership will give you more time and support to follow your dream. Romance will boost your emotional well-being.

SAGITTARIUS (Nov. 23-Dec. 21) Channel your energy into something you enjoy doing. An adventure will give you the nudge you need to bring about a lifestyle change. Take better care of your health.

CAPRICORN (Dec. 22-Jan. 19) Personal gains look promising. Getting a makeover or investing in something you want to pursue will turn out well. Make an adjustment at home that will accommodate your plans. Romance will lead to an exciting lifestyle change.

AQUARIUS (Jan. 20-Feb. 19) A discussion concerning money, health or a legal matter will become emotional. Don't make a change prematurely. Look over your options, and get expert advice before you agree to something that may not be in your best interest.

PISCES (Feb. 20-March 20) You'll develop a plan that can help you out professionally. Don't be afraid to make a change or take on a challenge. Mix business with pleasure; you will form a partnership with someone you love to be around.

ARIES (March 21-April 19) Take a step in the right direction. Don't be influenced by others' actions. When one door closes, another will open. Pay attention to detail and refuse to engage in a feud.

TAURUS (April 20-May 20) Heightened emotions will help you express your point of view and develop workable solutions. Your insight will help you gain support and encourage new beginnings. Health and fitness are encouraged, and love and romance are favored.

GEMINI (May 21-June 20) Put negative situations behind you. Don't get into an argument you cannot win. Know when to walk away from something that isn't working. Accept the inevitable, and prepare to move forward.

CANCER (June 21-July 22) Spend time with people who help you feel relaxed and happy. Creative endeavors will alleviate stress and may even bring in extra cash. Make physical improvements. Romance may be called for.

LEO (July 23-Aug. 22) Verify information before passing it along. Your reputation will depend on your accuracy. Choose to do your own thing, and make personal changes that add to your comfort and joy.

VIRGO (Aug. 23-Sept. 22) You are overdue for a change. Look at your options and research the possibilities. Picking up additional skills or knowledge will give you the edge you need. Share your feelings and intentions with a loved one.

NOTICE OF REGISTRATION
ST. JOSEPH PUBLIC SCHOOLS ELECTION
TUESDAY, NOVEMBER 3, 2020

To the qualified electors of St. Joseph Public Schools in the County of Berrien, State of Michigan.

NOTICE IS HEREBY GIVEN that any qualified elector of the St. Joseph Public Schools district, who is not already registered, may register to vote at the office of their City/Township Clerk; the office of the County Clerk; a Secretary of State branch office, or other designated state agency. Registration forms may be obtained at their City/Township Clerk's Office or at mi.gov/vote and mailed to their City/Township Clerk. Voters who are already registered may update their registration with their local clerk or at www.expressSOS.com.

The last day to register in any manner other than in-person with the local clerk is **Monday, OCTOBER 19, 2020.**

After this date, anyone who qualifies as an elector may register to vote in person with proof of residency (MCL168.492) at their local City/Township Clerk's office found below at the following times:

ST. JOSEPH CITY
CLERK: Denise Westfall
700 Broad St, St. Joseph, MI
269-983-6325
(Precinct 1: St. Joseph Public Schools Voters Only)
Reg Hrs: 9:00 AM – 2:00 PM
by appointment only
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

LINCOLN CHARTER TOWNSHIP
CLERK: Stacy Loar-Porter
2055 W. John Beers Rd
Stevensville, MI
269-429-1589
(Precinct 5: St. Joseph Public Schools Voters Only)
Reg Hrs: 9:00 AM – 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 7:00 AM - 3:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

ROYALTON TOWNSHIP
CLERK: Bill Foust
980 Miners Rd, St Joseph, MI
269-429-2501
(Precincts 1 & 2: St. Joseph Public Schools Voters Only)
Reg Hrs: 9:00 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

ST. JOSEPH CHARTER TOWNSHIP
CLERK: Patrice Rose
3000 Washington Ave, St. Joseph, MI
269-429-7703
(Precincts 2, 3, & 4: St. Joseph Public Schools Voters Only)
Reg Hrs: 8:00 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

NOTICE IS HEREBY GIVEN THAT A GENERAL ELECTION will be held at the precincts listed above on Tuesday, November 3, 2020 to elect two (2) School Board Members for a six (6) year term.

Persons with special needs, as defined in the Americans with Disabilities Act, should contact their City or Township

Absentee ballots may be obtained from the clerk of the jurisdiction where you reside.
SHARON TYLER, BERRIEN COUNTY CLERK

RESERVE THIS SPACE
TODAY!

REGISTRATION NOTICE
BERRIEN SPRINGS PUBLIC SCHOOLS ELECTION
Tuesday, November 3, 2020

To the qualified electors of Berrien Springs Public Schools in the County of Berrien, State of Michigan.

NOTICE IS HEREBY GIVEN that any qualified elector of the Berrien Springs Public Schools district, who is not already registered, may register to vote at the office of their City/Township Clerk; the office of the County Clerk; a Secretary of State branch office, or other designated state agency. Registration forms may be obtained at their City/Township Clerk's Office or at mi.gov/vote and mailed to their City/Township Clerk. Voters who are already registered may update their registration with their local clerk or at www.expressSOS.com.

The last day to register in any manner other than in-person with the local clerk is **Monday, OCTOBER 19, 2020.**

After this date, anyone who qualifies as an elector may register to vote in person with proof of residency (MCL168.492) at their local City/Township Clerk's office found below at the following times:

BERRIEN TOWNSHIP
CLERK: Mary Jane Dean 269-461-6925
8916 M-140, Berrien Center, MI
(Precincts 1 & 2: Berrien Springs Public Schools Voters Only)
Reg Hrs: 9:00 AM - 4:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 & Sun, Nov 1
11:00 AM - 3:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

ORONOKO CHARTER TOWNSHIP
CLERK: Suzanne Renton 269-471-2824
4583 E. Snow Road, Berrien Springs, MI
(Precincts 1, 2 & 3: Berrien Springs Public Schools Voters Only)
Reg Hrs: 8:30 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 & Sun, Nov 1
9:00 AM - 1:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

ROYALTON TOWNSHIP
CLERK: Bill Foust 269-429-2501
980 Miners Road, St Joseph, MI
(Precinct 2: Berrien Springs Public Schools Voters Only)
Reg Hrs: 9:00 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

NOTICE IS HEREBY GIVEN THAT A GENERAL ELECTION will be held the at the precincts listed above on Tuesday, November 3, 2020 to elect three (3) School Board Members for a six (6) year term and one (1) School Board Member for a partial term ending December 31, 2022.

Persons with special needs, as defined in the Americans with Disabilities Act, should contact their Township Clerk

Absentee ballots may be obtained from the clerk of the jurisdiction where you reside.
SHARON TYLER, BERRIEN COUNTY CLERK

People DO Read Small Ads.
You Did!

NOTICE OF PUBLIC ACCURACY TEST OF VOTING EQUIPMENT

To the qualified electors of the City of New Buffalo, County of Berrien, State of Michigan:
Notice is hereby given that a Public Accuracy Test for the electronic equipment that will be used for the November 3, 2020 General Election is schedule for:

Wednesday, October 7, 2020
at 2:15 p.m.
New Buffalo City Hall
224 W. Buffalo Street
New Buffalo, MI 49117

The Public Accuracy Test is conducted to demonstrate that the computer programming used to tabulate the votes cast at the election meets the requirements of Michigan election law.

Amy Fidler, City Clerk
City of New Buffalo

NOTICE OF REGISTRATION
RIVER SCHOOL - SODUS TOWNSHIP No. 5 ELECTION
TUESDAY, NOVEMBER 3, 2020

To the qualified electors of River School - Sodus No. 5 in the County of Berrien, State of Michigan.

NOTICE IS HEREBY GIVEN that any qualified elector of the River School – Sodus Township No. 5 district, who is not already registered, may register to vote at the office of their City/Township Clerk; the office of the County Clerk; a Secretary of State branch office, or other designated state agency. Registration forms may be obtained at their City/Township Clerk's Office or at mi.gov/vote and mailed to their City/Township Clerk. Voters who are already registered may update their registration with their local clerk or at www.expressSOS.com.

The last day to register in any manner other than in-person with the local clerk is **Monday, OCTOBER 19, 2020.**

After this date, anyone who qualifies as an elector may register to vote in person with proof of residency (MCL168.492) at their local City/Township Clerk's office found below at the following times:

SODUS TOWNSHIP
CLERK: Cheryl Andres
4056 King Dr, Sodus, MI
269-926-6285
(Precinct 1: River School – Sodus Township #5 Voters Only)
Reg Hrs: 9:00 AM - 1:00 PM Mon & Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

NOTICE IS HEREBY GIVEN THAT A GENERAL ELECTION will be held at the precincts listed above on **Tuesday, November 3, 2020** to elect one (1) School Board Members for a four (4) year term

PLEASE TAKE NOTICE that the School District No. 5, Sodus Township (River School) will be voting on the following Millage proposal as presented below:
SCHOOL DISTRICT NO. 5, SODUS TOWNSHIP (RIVER SCHOOL)
COUNTY OF BERRIAN
STATE OF MICHIGAN
NON-HOMESTEAD OPERATING MILLAGE RENEWAL PROPOSAL

Full text of the ballot proposition may be obtained at the administrative offices of School District No. 5, Sodus Township (River School), 4439 River Road, Sodus, Michigan 49126-9779, telephone (269) 925 6757.

Persons with special needs, as defined in the Americans with Disabilities Act, should contact their Township Clerk.

Absentee ballots may be obtained from the clerk of the jurisdiction where you reside.
SHARON TYLER, BERRIEN COUNTY CLERK

CROSSWORD

Crossword Answers D4

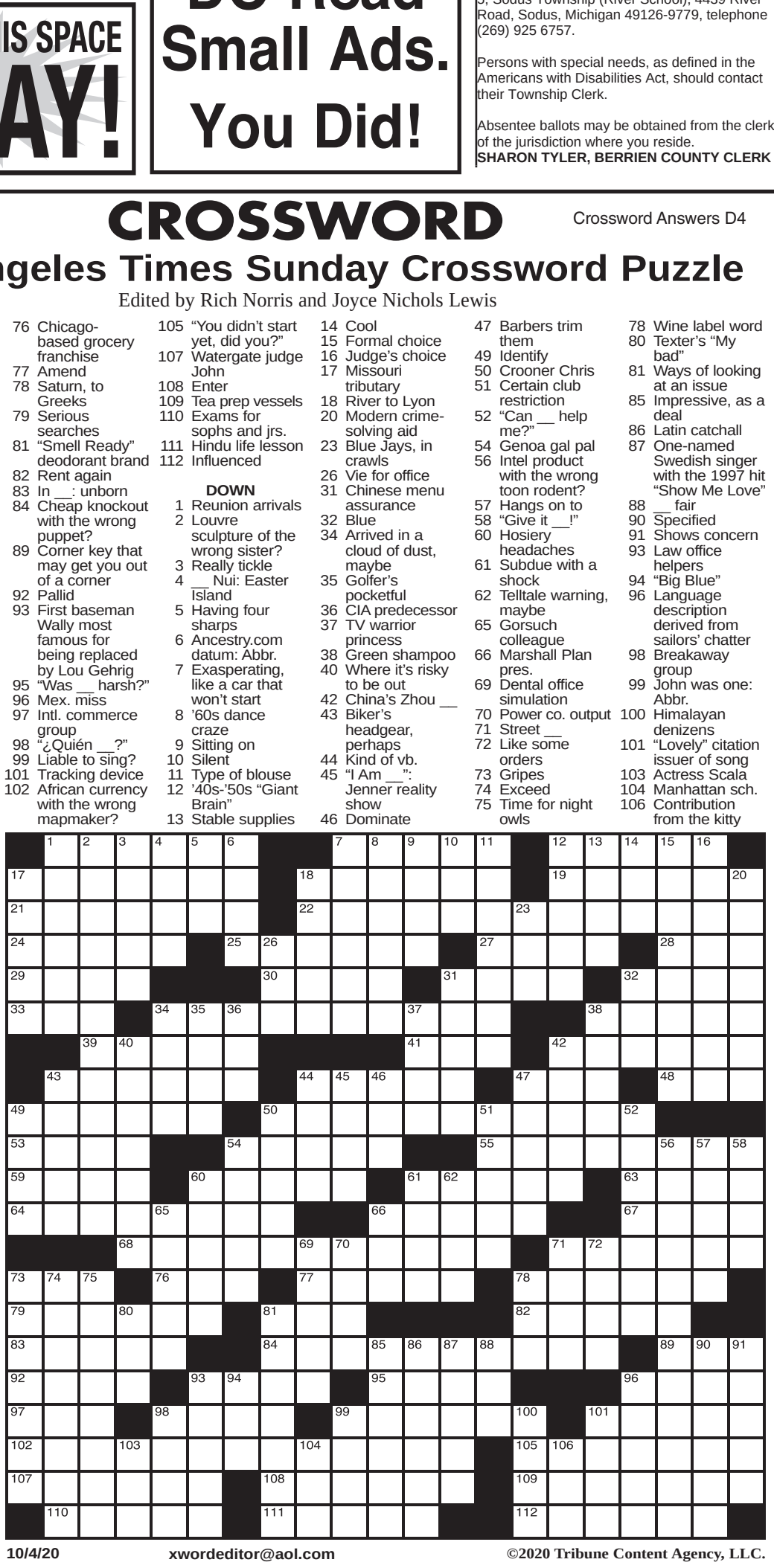
Los Angeles Times Sunday Crossword Puzzle

Edited by Rich Norris and Joyce Nichols Lewis

"MISTAKEN IDENTITY" By MIKE PELUSO

ACROSS
1 It often involves a password
7 Really wet spot
12 Lucy's neighbor of old TV
17 Narrow, roadwise
18 Town square art
19 Aced
21 Abrasions
22 Banking convenience with the wrong comic magician?
24 Prince Valiant's love
25 Appear suddenly
27 Prepare for cooking, as beans
28 Org. once led by Bush 41
29 Hereditary unit
30 Les États-__
31 DEA agent
32 Editor's "On second thought" decision
33 That, in Santiago
34 Builder with the wrong surveyor?
38 "The Age of Reason" writer
39 Gives sparingly
41 CPR pro
42 Hosp. triage specialists
43 Refuses to concede
44 Small file folders, e.g.
47 San Antonio-to-Dallas dir.
48 Big Apple paper, for short
49 Wanderers
50 Feeling blue with the wrong publisher?
53 Seed cover
54 Sean of "Stranger Things"
55 Miami suburb with a Seminole-derived name
59 Timbuktu's land
60 Type of card or watch
61 "My Cousin Vinny" Oscar winner
63 Dom Pérignon maker, familiarly
64 Narcissism
66 Underworld
67 Part of 41-Acr.
68 Metalworker with the wrong gun manufacturer?
71 Like rough seas
73 Sty wallower
76 Chicago-based grocery franchise
77 Amend
78 Saturn, to Greeks
79 Serious searches
81 "Smell Ready" deodorant brand
82 Rent again
83 In __: unborn
84 Cheap knockout with the wrong puppet?
89 Corner key that may get you out of a corner
92 Pallid
93 First baseman Wally most famous for being replaced by Lou Gehrig
95 "Was __ harsh?"
96 Mex. miss
97 Intl. commerce group
98 "¿Quién __?"
99 Liable to sing?
101 Tracking device
102 African currency with the wrong mapmaker?
105 "You didn't start yet, did you?"
107 Watergate judge John
108 Enter
109 Tea prep vessels
110 Exams for sophs and jrs.
111 Hindu life lesson
112 Influenced

DOWN
1 Reunion arrivals
2 Louvre sculpture of the wrong sister?
3 Really tickle
4 __ Nui: Easter Island
5 Having four sharps
6 Ancestry.com datum: Abbr.
7 Exasperating, like a car that won't start
8 '60s dance craze
9 Sitting on
10 Silent
11 Type of blouse
12 '40s-'50s "Giant Brain"
13 Stable supplies
14 Cool
15 Formal choice
16 Judge's choice
17 Missouri tributary
18 River to Lyon
20 Modern crime-solving aid
23 Blue Jays, in crawls
26 Vie for office
31 Chinese menu assurance
32 Blue
34 Arrived in a cloud of dust, maybe
35 Golfer's pocketful
36 CIA predecessor
37 TV warrior princess
38 Green shampoo
40 Where it's risky to be out
42 China's Zhou __
43 Biker's headgear, perhaps
44 Kind of vb.
45 "I Am __": Jenner reality show
46 Dominate
47 Barbers trim them
49 Identify
50 Crooner Chris
51 Certain club restriction
52 "Can __ help me?"
54 Genoa gal pal
56 Intel product with the wrong toon rodent?
57 Hangs on to
58 "Give it __!"
60 Hosiery headaches
61 Subdue with a shock
62 Telltale warning, maybe
63 Gorsuch colleague
66 Marshall Plan pres.
69 Dental office simulation
70 Power co. output
71 Street __
72 Like some orders
73 Gripes
74 Exceed
75 Time for night owls
78 Wine label word
80 Texter's "My bad"
81 Ways of looking at an issue
85 Impressive, as a deal
86 Latin catchall
87 One-named Swedish singer with the 1997 hit "Show Me Love"
88 __ fair
90 Specified
91 Shows concern
93 Law office helpers
94 "Big Blue"
96 Language description derived from sailors' chatter
98 Breakaway group
99 John was one: Abbr.
100 Himalayan denizens
101 "Lovely" citation issuer of song
103 Actress Scala
104 Manhattan sch.
106 Contribution from the kitty



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REAL ESTATE FOR RENT

UNFURNISHED APARTMENTS

MICHIGAN CITY

1 bedroom upper.
Heat furnished.
No pets.
$600 per month
plus electric.

Call (219) 872-4731

South Haven, MI
unfurnished
apartment
$600 per month plus
deposit
1 year lease
utilities included
no pets
Call Susan at
269-330-4592

FURNISHED APARTMENTS

La Porte, IN
1520 Monroe St.
Clean, Quiet,
One Bedroom
Air, Heat, Utilities
Furnished
Appliances Included
Off-Street Parking
$600 Plus Deposit
No Pets
Call 219-362-3638

HOMES FOR RENT

Benton Harbor, MI
4 bedroom
and 2 bedroom
Homes For Rent
Section 8 ready
269-471-9525

REAL ESTATE FOR SALE

WANTED TO BUY REAL ESTATE

Winters-Associates, Inc.
269-925-2500

We are Buyers of Commercial, Industrial Real Estate & Business Opportunities for cash money. No limit. Offers on request.

The trusted name, Winters-Associates, Developers & Investment Realty
269-925-2500

LEGALS

ANNOUNCEMENTS

IN MEMORIAM

Ms. Henry
Mae McClendon,
You're Forever
In My Heart
For all you were
to me in life
And all the joy you
brought,
Your memory
is with me
In every single
thought.
The pain I felt at
losing you
Will never go away,
But knowing that
You're in my heart
Helps me through
each day.
When you were
here I always felt
That nothing could
go wrong,
But you're still my
inspiration
And your memory
keeps me strong.
And though my
heart is heavy
It's also full of love,
And that's enough
to comfort me
While you're in
Heaven above.
I Miss You
I cried when you
passed away,
I still cry today.
Although I loved you
dearly, I couldn't
make you stay.
Your golden heart
stopped beating,
hard working hands
at rest, GOD
broke my heart
to prove to me
he only takes the
best.
From, your
daughter Ann

EMPLOYMENT

EDUCATION/ TEACHING

Art Teacher

River Valley
School District
Employment info at:
www.rivervalley
schools.org
Deadline: Until filled

GENERAL HELP

Boys' JV Basketball Coach Special Education Teacher Assistant

River Valley
School District
Employment info at:
www.rivervalley
schools.org
Deadline: until filled

The City of South Haven is seeking a full-time Wastewater Treatment Plant Operator. This position is responsible for collection system operation and maintenance. Performs laboratory analysis and creates/records data to report for and operate the Wastewater Treatment Plant. High school diploma or GED required. State of Michigan Wastewater Operator certification is required within 24 months of hire. Must hold a valid State of Michigan driver's license. To view full job posting and apply, go to south-haven.com/human_resources. Deadline for application is October 23. EOE

La Porte County, IN Commercial Food Systems, a customer service focused foodservice distributor based in Indiana, is looking for Delivery Driver candidates for it's La Porte County warehouse location. Work schedule is daily, Monday - Friday. Candidate must possess a valid Chauffeur/For Hire license. Please contact us at (317)926-4237, or by email, swright@commercialfoodsystems.com.

Michigan City, IN
Part time position.
Needs to be
dependable, work
weekends, good with
talking to people,
good work ethic and
willing to learn.
Send Resume to
Batteries Plus Bulbs
Attention: Todd
4343 S Franklin St.
Michigan City,
IN 46360.
No phone calls

The Town of Trail Creek is seeking applications for a part time street employee. The candidate will work through out the week and some weekend hours, in addition to possibly being on call for a tree down or during the winter months. The candidate must have the following skills and knowledge to be eligible:
Perform routine general maintenance, operate and utilize all town equipment as directed by the street commissioner. Assist in leaf pickup , patching potholes, storm maintenance and other misc. jobs given by the street commissioner. Must have high diploma, valid drivers license and must be able to lift or carry 50lbs.
Please contact the street commissioner, Chris Ott to set up a time to get an application at 219-872-4780

Village Clerk –
Village of Galien

Responsibilities include attending meetings, recording minutes, completing clerical duties, bookkeeping and payroll, tax filings, responding to resident's questions, recording and maintaining municipal documents.
Other duties include communicating and working with other departments and agencies, preparing grants, publishing ordinances and resolutions, and providing support to board of trustees.

Skills needed:
MS Office
(Excel, Word,
And Outlook),
Quickbooks
and general
office experience.

Office Hours are Tues.: 8:30 a.m. – 12:30 p.m. and Wed.: 1:00 p.m. – 5:00 p.m. Additional hours will be required at times.

Please send your resume to:
Village Clerk
Village of Galien
PO Box 296
Galien, MI 49113,
drop it off in the
Black drop box at
121 S.
Cleveland Ave.,
Galien, MI or
email it to:
clerk@village
ofgalien.org

EMPLOYMENT INFORMATION

Country Manor
Care Center
in Bridgman
Now Hiring
Part-time Fri & Sat
(Cook)
Will Train
Call Debbie btw
9 am to 6 pm
269-326-1225

FINANCIAL

GARAGE /ESTATE SALES

GARAGE/ESTATE SALES

La Porte, IN
Garage Sale
705 Leonard Court
Saturday Oct. 3rd &
Sunday Oct. 4th
9:00am - 2:00pm
Furniture,
household items
and more.

La Porte, IN
3 Family
Garage Sale!
4167 N Erin Dr
in Vineyard Hills
Fri Oct 2nd
Sat Oct 3rd &
Sun Oct 4th
7 am to ?
Furniture: Queen
bed & chest,
Chest freezer,
Collectibles, Crafts,
Men's and Women's
clothing, Dolls,
Stuff animals &
Lots of stuff!

Michigan City, IN
Great Sale!
October 2 & 3
8AM - 3PM
1875 N. Wozniak Rd
Clean household
and shop items!!!

Westville, IN

Huge Garage Sale

Saturday Only,
October 3

8 am until 4 pm

611 Granite Drive

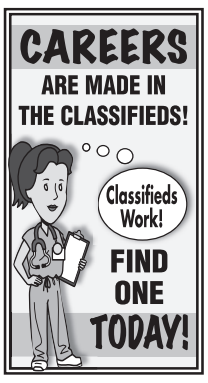
Lots of household items, collectables, some clothing. Too many items to list!

MERCHANDISE

FURNITURE

St. Joseph, MI
For Sale
Herendon display
case. Solid wood.
84" by 35"
Great shape.
$300.00
269-921-2064

St. Joseph, MI
2 Ethan Allen
desks & 1 dresser
1 recumbent bicycle
100$ for each item
269-930-5325



The Herald-Palladium

Now Hiring

Newspaper Inserter

The Herald-Palladium is looking to add to our current staff for our production/distribution department. The main function of the position is to work as part of a team while operating the equipment to insert advertisements into the newspapers produced at our print site. Must have attention to detail to ensure the products are inserted properly.

Job Type: Part-time
Pay: $9.45 per hour

To apply: Email Bruce
btheisen@heraldpalladium.com

No Calls Please!

BUILDING MATERIALS

LaPorte, IN
High heat bills
For Sale
Bubble Wrap Foil
Insulation
100 ft Rolls
4' 5' 6' wide
Insulate your
homes, pole barns,
dog houses, etc.
Half price, will
keep 97% of
heat in home.
cheap!!
219-324-0444

WANTED TO RENT/ BUY/TRADE

Benton Harbor, MI
3 Pillars Music is
looking to buy
record albums from
1970s to present,
older guitars and
comic books.
Please contact Tom
at 269-313-7001
or 3pillarsmusic@
gmail.com

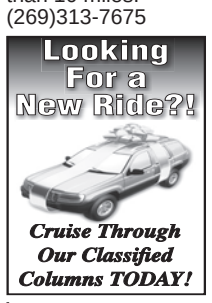
Wanted DEAD
or alive Heathkit!
I need an older
Stereo Receiver/
Amplifier, vacuum
tube checker, glass
vacuum tubes,
speakers, repair
parts & electronic
tester. Working
or broken.
Best Regards,
Ron 269-217-6692

MISC. ITEMS FOR SALE

Benton Harbor, MI
FOR SALE
Electric Scooter
with Ramp
$600.00
Call 269-313-7300

Coloma, MI
FOR SALE
Silver Presidential
Teaspoons
- Make Offer -
(269)468-9105

St. Joseph, MI
For Sale.
Like new 2019
Quantum 6 Edge 3
power wheelchair
with iLevel
technology. Lots of
features. Used less
than 10 miles.
(269)313-7675



MISC. ITEMS FOR SALE

St. Joseph, MI

Wicker bedroom set

wicker 5 piece
patio set

oak bookcases or
complete console

46" Samsung TV

2 drawer file
cabinets

call 269-429-1965
for appt to see

PETS

CATS/DOGS/PETS

Bremen, IN
AKC Labrador
Retriever puppies. 7
wks old, up to date
on all shots and
wormer. Call or text
574-248-5575 for
more information.

DOG TRAINER

Will make
house calls.

Call 269-612-2004

FARM

TRANSPORTATION

MOTORCYCLES

Benton Harbor, MI
FOR SALE
1993 Honda
Goldwing Trike
with Trailer
1500cc
73,590 miles
~~$11,500~~
$10,000
Truly Interested
Call 269-313-7300

CARS FOR SALE

2015 Chevy Spark

- One owner.
- Serviced regularly
- Excellent condition.
- Gets around 39 miles per gallon.
- Metallic black.
- 45,000 miles

$6300

Call (574) 933-3080

CARS FOR SALE

FOR SALE:

2018 Chevy
Camaro SS

Hot Wheels 50th
Anniversary Car

V8, 455 HP,
2700 miles.

Call (219) 872-1266

HOROSCOPE

By EUGENIA LAST

SUNDAY, OCTOBER 4

Put an end to any problems you face at home, or make adjustments that encourage better relationships with the people who live with you. Sort out money matters and shared expenses. Better times are just around the corner. The right changes can be made.

LIBRA (Sept. 23-Oct. 23) Home improvements will bring you closer to the people you love. Refuse to get angry if someone tries to coerce you into a debate. Be smart and keep the peace. A financial change will work out well.

SCORPIO (Oct. 24-Nov. 22) A change looks auspicious. Discuss your ideas and intentions with a loved one. The input you receive will help you put together an ambitious plan that will change the dynamics of an important relationship.

SAGITTARIUS (Nov. 23-Dec. 21) Keep an open mind, but don't let anyone lure you into something questionable. Look inward and focus on what you can do to improve your health and well-being. Romance will enhance your relationship with someone special.

CAPRICORN (Dec. 22-Jan. 19) You'll develop some good ideas. A change of plans will turn out better than anticipated. A move will bring you peace of mind. Romance is favored.

AQUARIUS (Jan. 20-Feb. 19) Don't feel that you must get involved in someone else's venture. Make your health and financial plans priorities. Focus on saving money and investing in your ideas.

PISCES (Feb. 20-March 20) Take the initiative to make things happen. Explore what interests you, and make changes to what's no longer benefiting you. Personal improvements will lead to lucrative opportunities.

ARIES (March 21-April 19) Spend more time on personal gains and less time worrying about what others are doing. Pick up skills and whatever else it takes to encourage greater prosperity and contentment.

TAURUS (April 20-May 20) Positive results will transpire if you share your feelings with someone special. You can make plans. A quiet celebration will enhance an important relationship. Keep your promises.

GEMINI (May 21-June 20) Don't share your secrets or personal information about others. Interfering in someone's life will jeopardize the relationship. Take better care of your health and well-being.

CANCER (June 21-July 22) Personal improvements will fetch compliments and lead to greater interest in your ideas and plans. Join forces with someone who shares your beliefs and opinions. Romance is on the rise.

LEO (July 23-Aug. 22) Say less and do more. Concentrate on new ways to bring in more cash. A practical approach to life, love and happiness will bring the best results. Too much of anything will be costly.

VIRGO (Aug. 23-Sept. 22) Make personal changes that encourage you to live healthily, grow emotionally and intellectually, and love unconditionally. Strive for new beginnings; opportunities and stability will follow.

WOLVERINE

New Starting Rate at $14/HR

Opportunity to move to $15/HR After 30 Days

Press Operators
Turret Operators
Brake Press Operators
Material Handler

Great Benefit Package

Send Resume to HR@Wolverinecorp.com OR Apply in person at Wolverine 3600 Tennis Court St. Joseph, MI

Answer To Today's Puzzle

■	U	S	E	R	I	D	■	■	S	W	A	M	P	■	E	T	H	E	L	■
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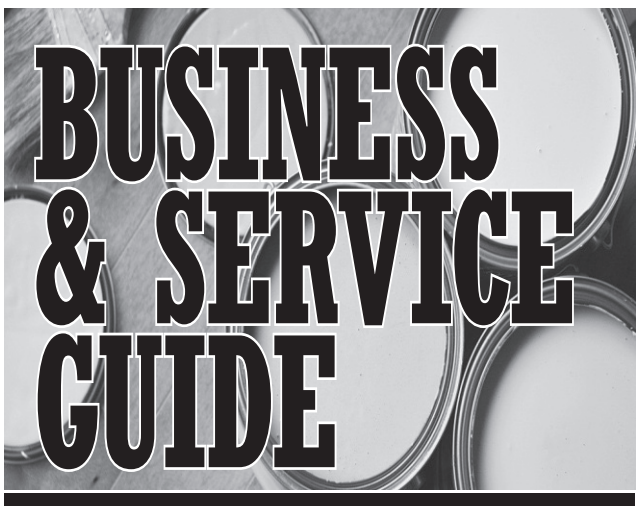
10/4/20



CARPENTRY

Richter's Carpentry
Specializing in basement remodeling, drywall, drop ceilings, doors & trim.
No job too small.
20+ years in Business.
944-0236

MASONRY

Michigan Concrete Masonry
Driveways, all concrete, brick, block, stone & chimneys.
All repairs, big or small
(We repair all leaky basements)
(269)993-8645

ROOFING

Demler Roofing
Over 40 Years Experience
Baroda, MI
269-422-2542
Licensed & Insured
Shingles are our Specialty

LAWN SERVICES

A.L.L. Lawn Services
Lawn Mowing
Power Washing
Leaf Removal
Lawn Clean-Up
Snow Plowing
Terry Graves
269-332-3354
tgraves.alllawnservices@gmail.com

DO YOU RUN YOUR OWN BUSINESS?
Get More Exposure!
ADVERTISE WITH US TODAY!

The Herald-Palladium

Now Hiring

The Herald-Palladium is looking for a Customer Service Representative

Responsibilities include answering phone, email, classified ads & telemarketing.
Will be working in a team environment as well as independently.
Needs to be organized, have strong attention to detail, able to multi-task and work in a fast-paced atmosphere.
Must be able to communicate effectively and professionally.

Customer Service and Sales Experience preferred, but willing to train the right person.
Computer Experience Required.
Must have reliable transportation.

Email your resume to Angelique:
apetersen@thehp.com

No Calls Please!

NOTICE OF REGISTRATION
BENTON HARBOR AREA SCHOOLS ELECTION
Tuesday, November 3, 2020

To the qualified electors of Benton Harbor Area Schools in the County of Berrien, State of Michigan.

NOTICE IS HEREBY GIVEN that any qualified elector of the Benton Harbor Area Schools district, who is not already registered, may register to vote at the office of their City/Township Clerk; the office of the County Clerk; a Secretary of State branch office, or other designated state agency. Registration forms may be obtained at their City/Township Clerk's Office or at mi.gov/vote and mailed to their City/Township Clerk. Voters who are already registered may update their registration with their local clerk or at www.expressSOS.com.

The last day to register in any manner other than in-person with the local clerk is Monday, OCTOBER 19, 2020.

After this date, anyone who qualifies as an elector may register to vote in person with proof of residency (MCL168.492) at their local City/Township Clerk's office found below at the following times:

BENTON HARBOR CITY
CLERK: Kimberly Thompson
200 E Wall Street, Benton Harbor, MI
269-927-8408
Reg Hrs: 8:30 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 8:30 AM - 4:30 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

ST. JOSEPH CITY
CLERK: Denise Westfall
700 Broad Street, St. Joseph, MI
269-983-6325
(Precinct 1: Benton Harbor Area Schools Voters Only)
Reg Hrs: 9:00 AM – 2:00 PM by appointment only
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

BAINBRIDGE TOWNSHIP
CLERK: Patty Hiler-Molter
7315 Territorial Road, Watervliet, MI
269-468-8040
(Precinct 1: Benton Harbor Area Schools Voters Only)
Reg Hrs: 7:30 AM - 12:30 PM Mon, Tues & Thurs
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

BENTON CHARTER TOWNSHIP
CLERK: Carolyn Phillips
1725 Territorial Road, Benton Harbor, MI
269-925-0616
Reg Hrs: 8:30 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

HAGAR TOWNSHIP
CLERK: Sarah Rodriguez
3900 Riverside Road, Riverside, MI
269-849-0455
(Precinct 1: Benton Harbor Area Schools Voters Only)
Reg Hrs: 9:00 AM - 1:00 PM Mon, Tues, Thurs, 3:00 PM - 7:00 PM Wed, & 8:00 AM - 4:00 PM Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

PIPESTONE TOWNSHIP
CLERK: Karen Basham
7185 Elm Street, Eau Claire, MI
269-461-6151
(Precinct 1: Benton Harbor Area Schools Voters Only)
Reg Hrs: 10:00 AM – 2:00 PM Thurs
Ext Hrs: Sat, Oct 31 8:00 AM – 12:00 PM & Sun, Nov 1 12:00 PM – 4:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

ST. JOSEPH CHARTER TOWNSHIP
CLERK: Patrice Rose
3000 Washington Avenue, St. Joseph, MI
269-429-7703
(Precinct 1: Benton Harbor Area Schools Voters Only)
Reg Hrs: 8:00 AM - 5:00 PM Mon - Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

SODUS TOWNSHIP
CLERK: Cheryl Andres
4056 King Drive, Sodus, MI
269-926-6285
(Precinct 1: Benton Harbor Area Schools Voters Only)
Reg Hrs: 9:00 AM - 1:00 PM Mon & Fri
Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM
Election Day: Tues, Nov 3
7:00 AM – 8:00 PM

NOTICE IS HEREBY GIVEN THAT A GENERAL ELECTION will be held at the precincts listed above on Tuesday, November 3, 2020 to elect four (4) School Board Members for a four (4) year term and one (1) School Board Member for a partial term ending December 31, 2022.

Persons with special needs, as defined in the Americans with Disabilities Act, should contact their City or Township Clerk.

Absentee ballots may be obtained from the clerk of the jurisdiction where you reside.
SHARON TYLER, BERRIEN COUNTY

People DO Read Small Ads. You Did!

REGISTRATION NOTICE
LAKE MICHIGAN COLLEGE ELECTION
Tuesday, November 3, 2020

TO THE QUALIFIED ELECTORS OF LAKE MICHIGAN COLLEGE IN THE COUNTIES OF ALLEGAN, BERRIEN & VAN BUREN, STATE OF MICHIGAN.

NOTICE IS HEREBY GIVEN THAT any qualified elector of Lake Michigan College district, who is not already registered, may register to vote at the office of their City/Township Clerk; the office of the County Clerk; a Secretary of State branch office, or other designated state agency. Registration forms may be obtained at their City/Township Clerk's Office or at mi.gov/vote and mailed to their City/Township Clerk. Voters who are already registered may update their registration with their local clerk or at www.expressSOS.com.

The last day to register in any manner other than in-person with the local clerk is **MONDAY, OCTOBER 19, 2020.**

After this date, anyone who qualifies as an elector may register to vote in person with proof of residency (MCL168.492) at their local City/Township Clerk's office found below at the following times:

BERRIEN COUNTY		
BENTON HARBOR CITY	CLERK: Kimberly Thompson 200 E Wall St, Benton Harbor, MI 269-927-8408	Reg Hrs: 8:30 AM - 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 8:30 AM - 4:30 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
BRIDGMAN CITY	CLERK: Allyson Holm 9765 Maple St, Bridgman, MI 269-465-5144	Reg Hrs: 8:00 AM - 4:00 PM Mon –Thur & 8:00 AM - 3:00 PM Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
BUCHANAN CITY	CLERK: Barbara Pitcher 302 N Red Bud Trail, Buchanan, MI 269-695-3844, X17	Reg Hrs: 8:00 AM - 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
COLOMA CITY	CLERK: Martha Darling 119 N Paw Paw St, Coloma, MI 269-468-6606	Reg Hrs: 8:00 AM - 4:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 9:00 AM - 5:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
NEW BUFFALO CITY	CLERK: Amy Fidler 224 W Buffalo St, New Buffalo, MI 269-469-1500	Reg Hrs: 8:00 AM - 4:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
NILES CITY	CLERK: Linda Casperson 333 N 2nd St, Ste 301, Niles, MI 269-683-4700	Reg Hrs: 7:30 AM – 5:30 PM Mon - Thurs & 7:30 AM – 11:30 AM Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
ST. JOSEPH CITY	CLERK: Denise Westfall 700 Broad St, St. Joseph, MI 269-983-6325	Reg Hrs: 9:00 AM – 2:00 PM by appointment only Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
WATERVLIET CITY	CLERK: Christa Townsend 158 W Pleasant St, Watervliet, MI 269-463-6769	Reg Hrs: 8:30 AM – 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 8:30 AM - 4:30 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
BAINBRIDGE TOWNSHIP	CLERK: Patty Hiler-Molter 7315 Territorial Rd, Watervliet, MI 269-468-8040	Reg Hrs: 7:30 AM - 12:30 PM Mon, Tues & Thurs Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
BARODA TOWNSHIP	CLERK: Christina Price 9091 First St, Baroda, MI 269-422-2300	Reg Hrs: 9:00 AM – 12:00 PM Mon – Thurs or by appointment Ext Hrs: Sat, Oct 31 7:00 AM - 3:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
BENTON CHARTER TOWNSHIP	CLERK: Carolyn Phillips 1725 Territorial Rd, Benton Harbor, MI 269-925-0616	Reg Hrs: 8:30 AM - 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
BERRIEN TOWNSHIP	CLERK: Mary Jane Dean 8916 M-140, Berrien Center, MI 269-461-6925	Reg Hrs: 9:00 AM - 4:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 & Sun, Nov 111:00 AM - 3:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
BERTRAND TOWNSHIP	CLERK: Don Vite 3835 Buffalo Rd, Buchanan, MI 269-695-5001	Reg Hrs: 9:00 AM - 4:00 PM Mon - Thurs Ext Hrs: Sat, Oct 31 6:00 AM - 2:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
BUCHANAN TOWNSHIP	CLERK: Sheila Reitz 15235 Main St, Buchanan, MI 269-695-6442	Reg Hrs: 9:00 AM - 5:00 PM Tues - Thurs Ext Hrs: Sat, Oct 31 7:00 AM - 3:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
CHIKAMING TOWNSHIP	CLERK: Paula Dudiak 13535 Red Arrow Hwy, Harbert, MI 269-469-1676	Reg Hrs: 8:30 AM - 4:30 PM Mon - Fri (Closed 12:00 PM – 12:30 PM) Ext Hrs: Sat, Oct 31, 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
COLOMA CHARTER TOWNSHIP	CLERK: Sandra Kraemer 4919 Paw Paw Lake Rd, Coloma, MI 269-468-7212	Reg Hrs: 9:00 AM - 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 & Sun, Nov. 18:00 AM – 12:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
GALIEN TOWNSHIP	CLERK: Jennifer Richter 305 Kiley Dr, Galien, MI 269-545-8143	Reg Hrs: Every other Sat 9:00 AM – 12:00 PM & by appointment Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
HAGAR TOWNSHIP	CLERK: Sarah Rodriguez 3900 Riverside Rd, Riverside, MI 269-849-0455	Reg Hrs: 9:00 AM - 1:00 PM Mon, Tues, Thurs, 3:00 PM - 7:00 PM Wed, & 9:00 AM - 5:00 PM Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
LAKE CHARTER TOWNSHIP	CLERK: Gloria Payne 3220 Shawnee Rd, Bridgman, MI 269-465-6601	Reg Hrs: 7:30 AM - 4:00 PM Mon - Thurs & 7:30 AM - 3:00 PM Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
LINCOLN CHARTER TOWNSHIP	CLERK: Stacy Loar-Porter 2055 W. John Beers Rd, Stevensville, MI 269-429-1589	Reg Hrs: 9:00 AM – 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 7:00 AM - 3:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
NEW BUFFALO TOWNSHIP	CLERK: Judith Zabicki 17425 Red Arrow Hwy , New Buffalo, MI 269-469-1011	Reg Hrs: 9:00 AM - 4:00 PM Mon - Fri by appointment only Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
NILES CHARTER TOWNSHIP	CLERK: Terry Eull 320 Bell Rd, Niles, MI 269-684-0870	Reg Hrs: 8:30 AM - 4:30 PM Mon - Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
ORONOKO CHARTER TOWNSHIP	CLERK: Suzanne Renton 4583 E. Snow Rd, Berrien Springs, MI 269-471-2824	Reg Hrs: 8:30 AM - 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 & Sun, Nov 1 9:00 AM - 1:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
PIPESTONE TOWNSHIP	CLERK: Karen Basham 7185 Elm St, Eau Claire, MI 269-461-6151	Reg Hrs: 10:00 AM – 2:00 PM Thurs Ext Hrs: Sat, Oct 31 8:00 AM - 12:00 PM & Sun, Nov 1 12:00 PM – 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
ROYALTON TOWNSHIP	CLERK: Bill Foust 980 Miners Rd, St Joseph, MI 269-429-2501	Reg Hrs: 9:00 AM - 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
ST. JOSEPH CHARTER TOWNSHIP	CLERK: Patrice Rose 3000 Washington Ave, St. Joseph, MI 269-429-7703	Reg Hrs: 8:00 AM - 5:00 PM Mon - Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
SODUS TOWNSHIP	CLERK: Cheryl Andres 4056 King Dr, Sodus, MI 269-926-6285	Reg Hrs: 9:00 AM - 1:00 PM Mon & Fri Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
THREE OAKS TOWNSHIP	CLERK: Liz Zabel 6810 US 12, Three Oaks, MI 269-756-9801	Reg Hrs: 9:00 AM - 12:00 PM Tues, Wed & Thurs Ext Hrs: Sat, Oct 31 & Sun, Nov 1 8:00 AM – 12:00 PM by appointment only Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
WATERVLIET CHARTER TOWNSHIP	CLERK: Patt Bambrick 4959 M-140, Watervliet, MI 269-463-5113	Reg Hrs: 9:00 AM - 4:00 PM Mon - Fri (Closed 12:00 PM- 1:00 PM) Ext Hrs: Sat, Oct 31 9:00 AM - 5:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
WEESAW TOWNSHIP	CLERK: Wanda Green 13518 State St, New Troy, MI 269-426-3002	Reg Hrs: 9:00 AM - 4:00 PM Mon - Wed (Closed 12:00 - 1:00) Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
Allegan County		
CASCO TOWNSHIP	CLERK: Cheryl Brenner 7104 107 Avenue, South Haven MI 269-637-4441	Reg Hrs: Tues & Wed 1:00 PM – 4:00 PM & Thurs 9:00 AM – 4:00 PM Ext Hrs: Fri ,10/30 & Sat, 10/31 9:00 AM – 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
Van Buren County		
COVERT TOWNSHIP	CLERK: Daywi Cook 73943 Lake Street, Covert MI 269-764-8986	Reg Hrs: Mon - Thurs 8:30 AM - 4:00 PM & Fri 8:30 AM – 12:00 PM Ext Hrs: Sat, Oct 31 8:00 AM – 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
GENEVA TOWNSHIP	CLERK: Bridgett Gumpert 62127 CR 380, Bangor MI 269-427-7422	Reg Hrs: 8:00 AM – 3:00 PM Mon - Thurs Ext Hrs: Sat, Oct 31 & Sun, Nov 1 8:00 AM – 12:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
SOUTH HAVEN TOWNSHIP	CLERK: Brenda Bertorelli 09761 Blue Star Memorial Hwy South Haven MI 269-637-3305	Reg Hrs: Mon - Fri 9:00 AM – 4:00 PM (closed from 12:30 Pm – 1:30 PM) Ext Hrs: Sat, Oct 31 9:00 AM – 5;00 PM & Mon, Nov 2 9:00 AM – 4:00 PM. Election Day: Tues, Nov 3 7:00 AM – 8:00 PM
SOUTH HAVEN CITY	CLERK: Travis Sullivan 539 Phoenix Street, South Haven MI 269-637-0750	Reg Hrs: Mon – Fri 10:00 Am – 3:00 PM Ext Hrs: Sat, Oct 31 8:00 AM - 4:00 PM Election Day: Tues, Nov 3 7:00 AM – 8:00 PM

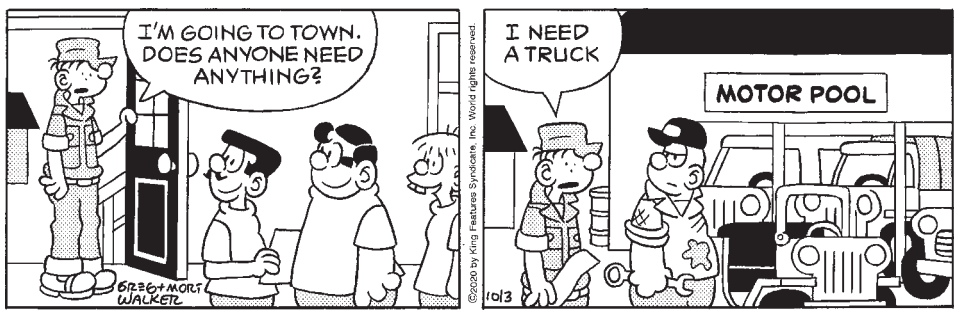
NOTICE IS HEREBY GIVEN THAT A GENERAL ELECTION will be held at the following precincts on **TUESDAY, NOVEMBER 3, 2020** to elect three (3) Trustees for a six (6) year term.

Persons with special needs, as defined in the Americans with Disabilities Act, should contact their City or Township Clerk.

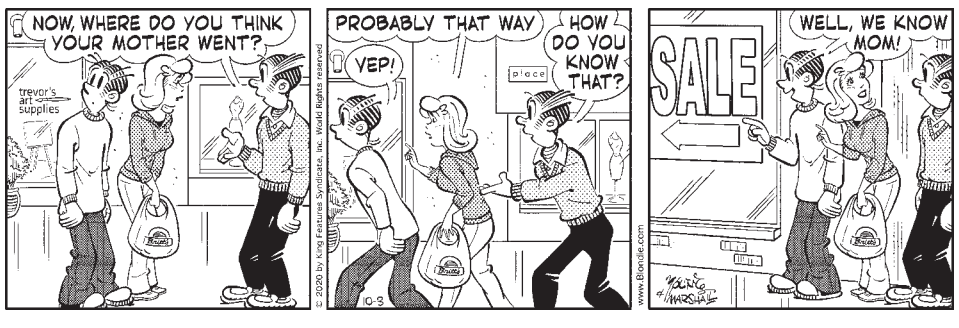
Absentee ballots may be obtained from the clerk of the jurisdiction where you reside.

SHARON TYLER, BERRIEN COUNTY

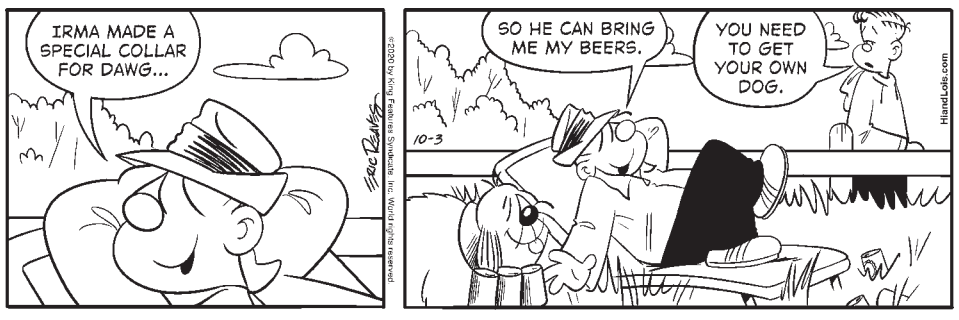
BEETLE BAILEY



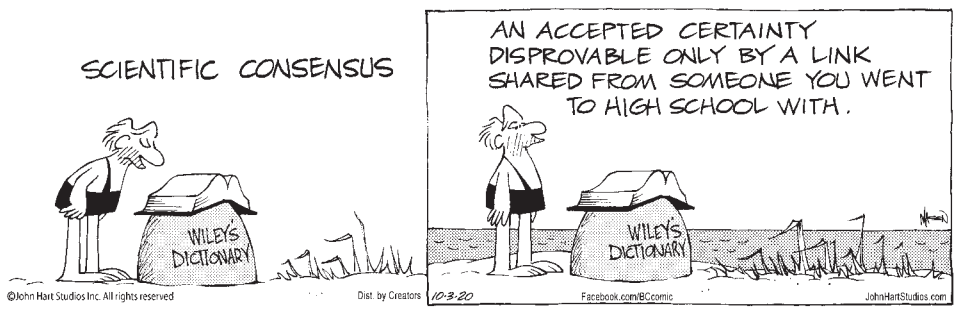
BLONDIE



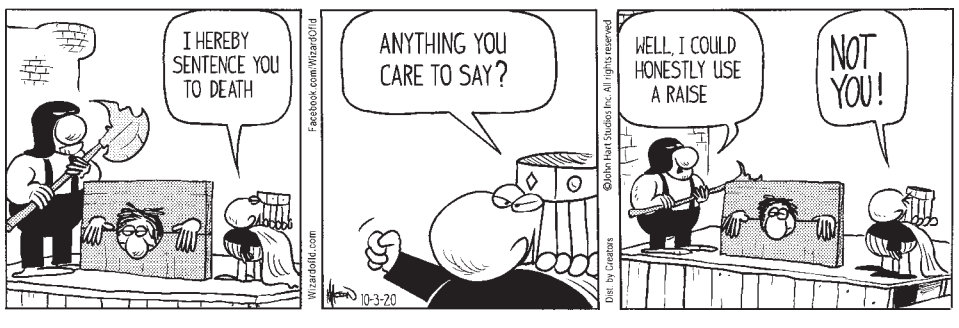
HI & LOIS



BC


SCIENTIFIC CONSENSUS
WILEY'S DICTIONARY
AN ACCEPTED CERTAINTY DISPROVABLE ONLY BY A LINK SHARED FROM SOMEONE YOU WENT TO HIGH SCHOOL WITH.
10-3-20

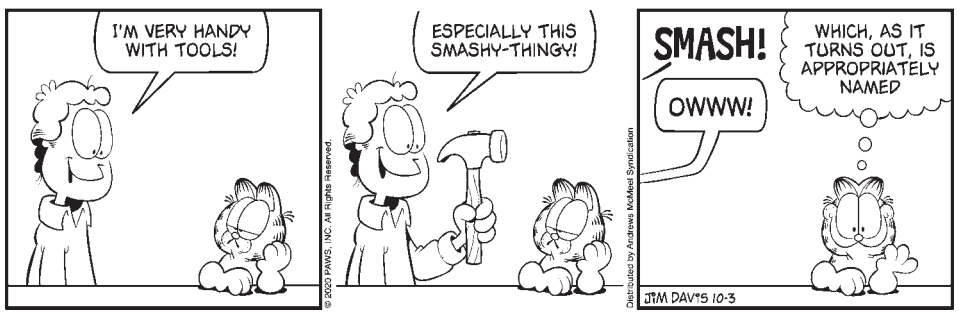
WIZARD OF ID



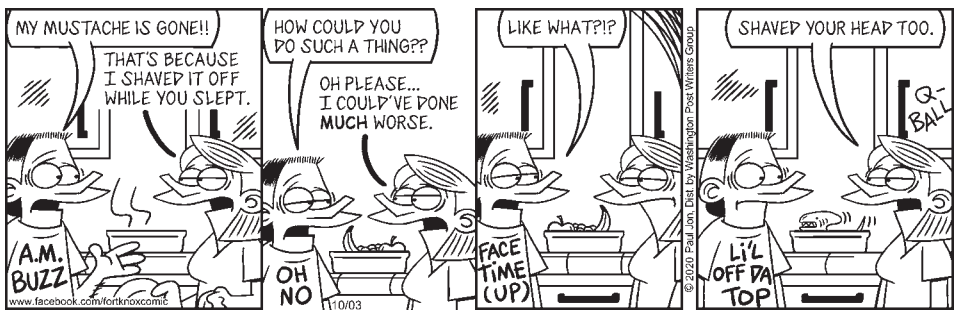
DILBERT

WHY DID YOU TELL OUR BOSS I HAVE THE WRONG PEOPLE ON MY PROJECT?
I DIDN'T SAY THAT. IN FACT, I DON'T EVEN KNOW WHAT YOUR PROJECT IS TRYING TO ACCOMPLISH, MUCH LESS WHO IS WORKING WITH YOU ON IT.
WILL WE NOW PROCEED AS IF YOU DIDN'T HEAR ME SAY THAT?
THEY ARE NOT THE WRONG PEOPLE.

GARFIELD



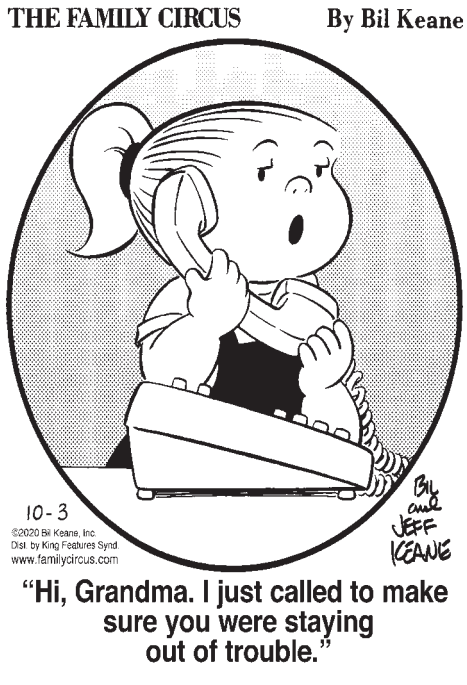
FORT KNOX



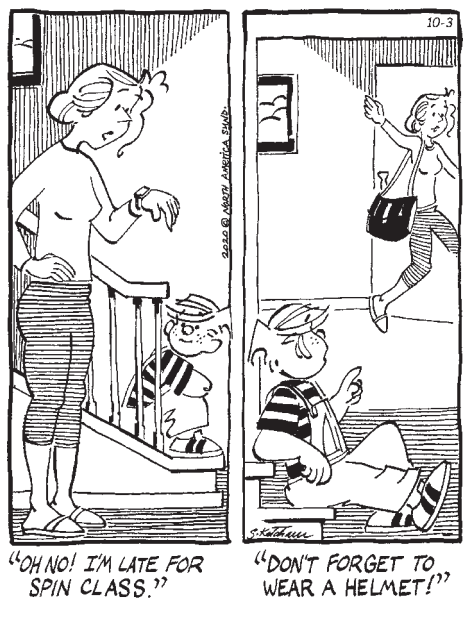
PICKLES

EARL, DID YOU PUT MY CURLING IRON IN THE FREEZER?
YUP.
YOU SAID YOU WERE GOING TO FIX IT FOR ME.
YEAH, WELL, IT TURNS OUT I WASN'T ABLE TO.
10/3
SO I DECIDED TO FREEZE IT SO THAT A REPAIRMAN IN THE FUTURE MIGHT BE ABLE TO FIX IT.

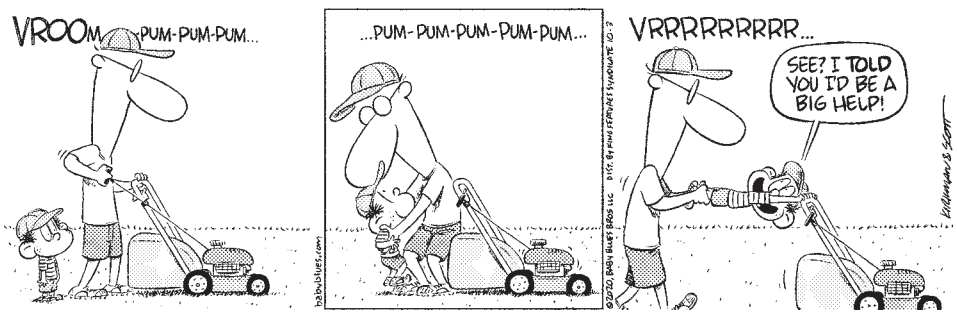
FAMILY CIRCUS


THE FAMILY CIRCUS
By Bil Keane
10-3
©2020 Bil Keane, Inc.
Dist. by King Features Synd.
www.familycircus.com
BIL and JEFF KEANE
"Hi, Grandma. I just called to make sure you were staying out of trouble."

DENNIS THE MENACE



BABY BLUES



CURTIS

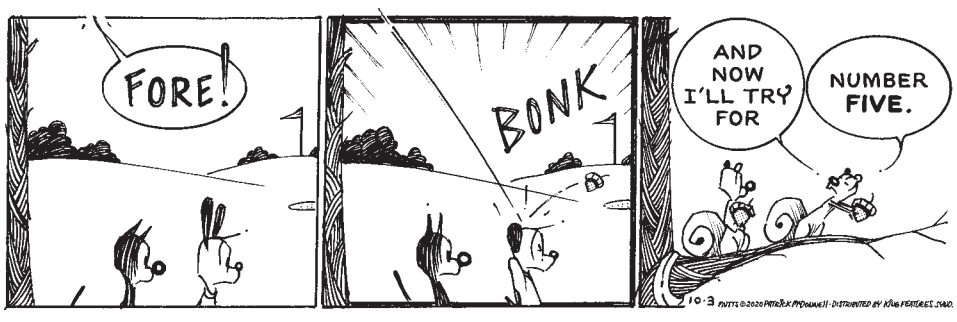
A DOOR KNOCKER WOULD BE SO COOL!
EVERYONE IN THE BUILDING HAS THE SAME OL' DOORBELL, "BING-BONG BING-BONG BING-BONG"
I FOUND THIS PLACE ONLINE THAT COULD MAKE A UNIQUE DOOR KNOCKER IN THE SHAPE OF A SKULL AND -
AT WHAT AGE DO YOU STOP BEING COOL?
10-3

ZITS

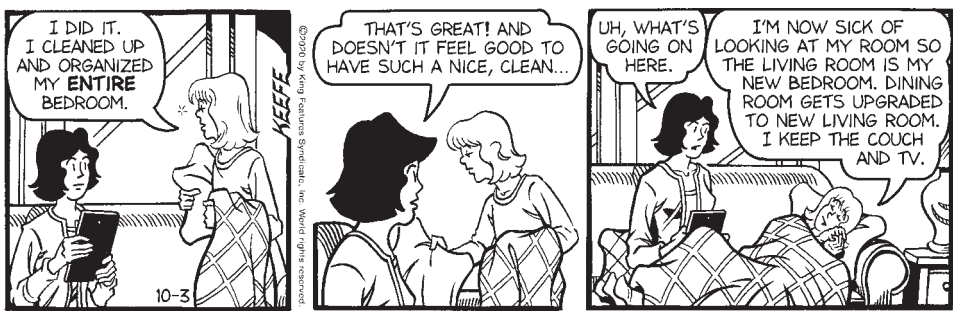
HAGAR THE HORRIBLE

MOTHER GOOSE & GRIMM

MUTTS



SALLY FORTH


I DID IT. I CLEANED UP AND ORGANIZED MY ENTIRE BEDROOM.
KEEFE
THAT'S GREAT! AND DOESN'T IT FEEL GOOD TO HAVE SUCH A NICE, CLEAN...
UH, WHAT'S GOING ON HERE.
I'M NOW SICK OF LOOKING AT MY ROOM SO THE LIVING ROOM IS MY NEW BEDROOM. DINING ROOM GETS UPGRADED TO NEW LIVING ROOM. I KEEP THE COUCH AND TV.

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Tony Wittkowski
@TonyWittkowski

Alexandra Newman
@HPANewman

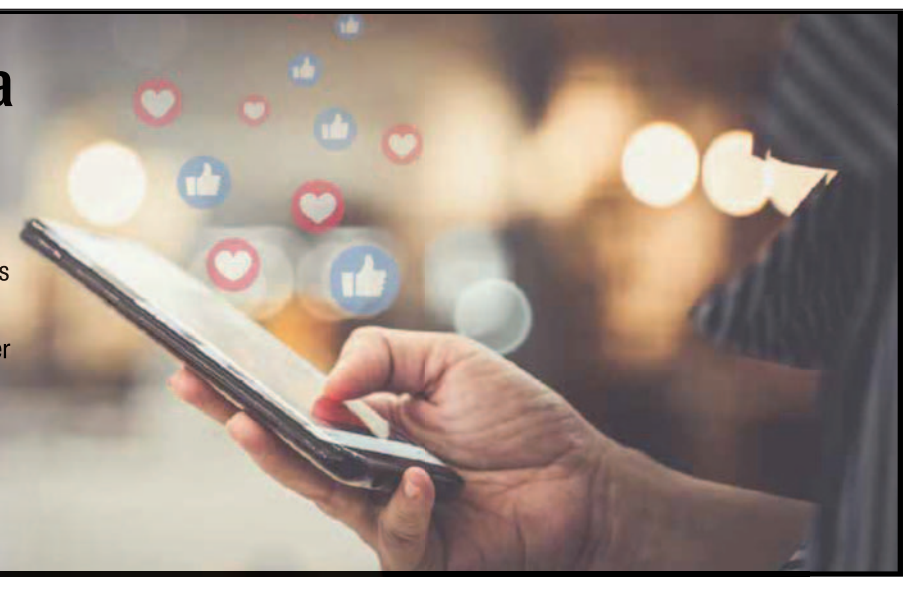
Louise Wrege
@HPWrege

Jane Ammeson
@HPAmmeson

Julie Swidwa
@HPSwidwa

Ben Sanders
@HPBenSanders

Ben Spencer
@HPBenSpencer



SIEMANS IN BRIDGMAN

BUILT Ford PROUD

2020 FORD FUSION SE

MAGNETIC METALLIC, POWER MOONROOF, POWER SEAT, FORD CO-PILOT 360, REAR VIEW CAMERA REVERSE SENSING SYSTEM, KEYLESS KEYPAD, AND MUCH MORE! F20101

MSRP	$26,590
SIEMANS DISCOUNT	- 1,595
FORD SELECT INENTORY BONUS CASH	- 500
FORD RETAIL CUSTOMER CASH	- 3,500

SALE PRICE* $20,995

2020 FORD F-450 BOX TRUCK

OXFORD WHITE, 7.3 V-8 GAS ENGINE, CRUISE CONTROL, SUPREME 16 FOOT BOX, POWER WINDOWS & LOCKS, LIMITED SLIP REAR AXLE, PLATFORM RUNNING BOARDS, AND MUCH MORE! F20279

MSRP	$44,505
ADD FOR SUPREME 16 FOOT BOX	+ 9,338
SUBTOTAL	$53,843
SIEMANS DISCOUNT	- 1,848
FORD F-SERIES RETAIL CUSTOMER CASH	- 500
FORD COMMERCIAL CONNECTION UPFIT CUSTOMER CASH*	- 1,000

SALE PRICE* $50,495

(*MUST QUALIFY)

2020 FORD TRANSIT XLT 10 PASSENGER ALL WHEEL DRIVE VAN

KAPOOR RED, 10 PASSENGER SEATING, TRAILER TOW PACKAGE, NAVIGATION, FORGED ALUMINUM WHEELS, TRAILER BRAKE CONTROLLER, REMOTE START, RUNNING BOARDS, PRIVACY GLASS AND MUCH MORE! F20061

MSRP	$52,550
SIEMANS DISCOUNT	- 2,555
FORD RETAIL CUSTOMER CASH	- 1,500
FORD SELECT INVENTORY RETAIL CUSTOMER CASH	- 750
FORD SPECIAL PACKAGE RETAIL CUSTOMER CASH	- 500
FORD COMPETITIVE CONQUEST BONUS CASH*	- 1,000

SALE PRICE* $46,245

(*MUST QUALIFY)

2020 FORD EXPLORER PLATINUM 4WD

STAR WHITE METALLIC TRI-COAT, HANDS FREE LIFT GATE, 3.0 ECOBOOST V6 ENGINE, 20 INCH BRIGHT MACHINE FACE ALUMINUM WHEELS, 14 SPEAKERS, 10 INCH TOUCH SCREEN, TWIN PANEL MOON ROOF, FIRST AND 2ND ROW HEATED SEATS, HEATED STEERING WHEEL, POWERFOLD THIRD SEAT, 360 DEGREE CAMERA, ACTIVE PARK ASSIST, B & O SOUND SYSTEM, NAVIGATION, REMOTE START, AND MUCH MORE! F20040

MSRP	$61,155
SIEMANS DISCOUNT	- 2,413
FORD CREDIT RETAIL BONUS CASH*	- 2,500
FORD SELECT INVENTORY RETAIL CUSTOMER CASH	- 750
FORD RETAIL TRADE-IN ASSISTANCE BONUS CASH*	- 1,000
FORD RETAIL CUSTOMER CASH	- 500

SALE PRICE* $53,992

(*MUST QUALIFY)

2020 FORD ESCAPE SE ALL WHEEL DRIVE

DARK PERSIAN GREEN METALLIC, HEATED FRONT SEATS, REAR VIEW CAMERA, KEYLESS KEYPAD, FORD CO-PILOT 360, 1.5 ECOBOOST ENGINE, AND MUCH MORE! F20302

2020 FORD F-150 SUPERCREW 4X4 XLT

MAGMA RED, SPORT APPEARANCE PACKAGE, POWER SLIDING REAR WINDOW, 20 INCH DARK ALLOY WHEELS, REMOTE START, NAVIGATION, LOCKING REAR AXLE, AND MUCH MORE! F20132

2020 FORD EDGE SEL ALL WHEEL DRIVE

AGATE BLACK METALLIC, DUNE ACTIVEX SEAT MATERIAL, HEATED FRONT SEATS, HEATED STEERING WHEEL, ADAPTIVE CRUISE CONTROL, NAVIGATION, HANDS FREE LIFTGATE, REMOTE START, WIRELESS CHARGING PAD, PANORAMIC VISTA ROOF, AND MUCH MORE! F20322

2020 FORD RANGER SUPERCAB 4X4

ICONIC SILVER, STX APPEARANCE PACKAGE, SLIDING REAR WINDOW WITH DEFROSTER, SYNC, REAR VIEW CAMERA, FORD PASS CONNECT, AND MUCH MORE! F20311

LEASE FOR $199 PER MONTH*

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, $3,450 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD TRADE IN ASSISTANCE BONUS CASH, OFFER EXPIRES 10/31/20

LEASE FOR $259 PER MONTH*

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, $3,600 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD RCL LEASE RENEWAL, OFFER EXPIRES 10/31/20

LEASE FOR $279 PER MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, $3,000 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, *MUST QUALIFY FOR FORD RCL RENEWAL & FORD EDGE TO EDGE RCL LEASE RENEWAL, OFFER EXPIRES 10/31/20

MSRP	$32,120
SIEMANS DISCOUNT	- 625
FORD SELECT INVENTORY RETAIL CUSTOMER CASH	- 750
FORD RETAIL CUTOMER CASH	- 1,750

SALE PRICE* $28,995

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SIEMANS IN BRIDGMAN

RAM CHRYSLER Jeep DODGE

ADVENTURE DAYS 80TH

POWER DAYS RAM

2020 JEEP RENEGADE LATITUDE 4X4

BLACK CLEAR COAT, HEATED FRONT SEATS, TOUCH SCREEN, HEATED STEERING WHEEL, REMOTE START, BACK-UP CAMERA, AND MUCH MORE! C20176

2020 JEEP CHEROKEE LATITUDE PLUS 4X4

DIAMOND BLACK CRYSTAL, REMOTE START, HEATED STEERING WHEEL, HEATED FRONT SEATS, TOUCH SCREEN, BLIND SPOT AND CROSS PATH DETECTION, BACK-UP CAMERA, AND MUCH MORE! C20120

2020 RAM PROMASTER 3500 EXTENDED LENGTH CARGO VAN DEMO

BRIGHT WHITE, CARGO PARTITION, REAR PARK ASSIST, SPEED CONTROL, INTERIOR CONVENIENCE GROUP, AND MUCH MORE! C20100

2020 DODGE JOURNEY

VICE WHITE, 3RD ROW SEATING, TOUCH SCREEN RADIO, PARK SENSE REAR PARK ASSIST, AND MUCH MORE! C20139

LEASE FOR $189/MO*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, $3,300 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 10/31/20

LEASE FOR $229/MO*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, $3,600 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL) OFFER EXPIRES 10/31/20

SOLD

MSRP	$24,990
SIEMANS DISCOUNT	- 500
REBATE	- 2,250
GREAT LAKES CONQUEST TRADE-IN BONUS CASH*	- 2,500
CHRYSLER CAPITAL BONUS CASH*	- 1,000
SALE PRICE FOR EVERYONE	$18,740
MILITARY CONSUMER CASH*	- 500
CONQUEST LEASE CASH*	- 500

AS LOW AS $17,740

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 RAM 5500 4X4 FLATBED WITH HOIST

BRIGHT WHITE, 6.7 CUMMINS TURBO DIESEL, TUBULAR SIDE STEPS, REAR SLIDING WINDOW, AISIN TRANSMISSION, CHROME APPEARANCE GROUP, POWER WINDOWS AND LOCKS, 16 FOOT FLATBED PLATFORM BODY WITH DOUBLE ACTING SCISSOR HOIST, BULKHEAD, UNDERBED TOOL BOX AND MUCH MORE! C20146

MSRP	$57,910
ADD FOR PLATFORM BODY	+10,863
SUBTOTAL	$68,773
SIEMANS DISCOUNT	- 4,278
REBATE	- 500
RAM BONUS COUPON	- 250
COMMERCIAL TRUCK SEASON BONUS CASH*	- 500
ON THE JOB COMMERCIAL EQUIPMENT UPFIT*	- 1,000
SALE PRICE	$63,245
MILITARY CONSUMER CASH*	- 500
RETURNING LESSEE CASH*	- 500

AS LOW AS $62,245

(*MUST QUALIFY)

2020 RAM 1500 CREW CAB LARAMIE 4X4

HYDRO BLUE PEARL, LEATHER BUCKET SEATS, SPORT APPEARANCE PACKAGE, 5.7 HEMI V8 ENGINE, NAVIGATION, WHEEL TO WHEEL SIDE STEPS, TRAILER BRAKE CONTROLLER, ANTI-SPIN REAR AXLE, HEATED FRONT SEATS, 20 INCH WHEELS, SPORT PERFORMANCE HOOD, HEATED STEERING WHEEL, BLIND SPOT AND CROSS PATH DETECTION, AND MUCH MORE! C20198

MSRP	$57,125
SIEMANS DISCOUNT	- 3,630
REBATE	- 1,000
CHRYSLER CAPITAL BONUS CASH*	- 500
RETAIL BONUS CASH	- 1,500
TRUCK OWNER CONQUEST BONUS CASH*	- 1,000
REGIONAL BONUS CASH*	- 750
RAM BONUS CASH COUPON	- 250
SALE PRICE FOR EVERYONE	$48,495
MILITARY CONSUMER CASH*	- 500
CONQUEST LEASE CASH*	- 500

AS LOW AS $47,495

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 DODGE GRAND CARAVAN SE

WHITE KNUCKLE, BACK-UP CAMERA, 7-PASSENGER SEATING, TOUCH SCREEN RADIO, STOW AND GO SEATING, AND MUCH MORE! C20124

MSRP	$30,180
SIEMANS DISCOUNT	- 385
REBATE	- 1,750
CHRYSLER CAPITAL BONUS CASH*	- 1,000
RETAIL BONUS CASH	- 500
GRAND CARAVAN BONUS CASH	- 2,500
SALE PRICE FOR EVERYONE	$24,045
MILITARY CONSUMER CASH*	- 500
RETURNING LESSEE CASH*	- 500

AS LOW AS $23,045

(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

2020 RAM 1500 CREW CAB 4X4 NIGHT EDITION

DIAMOND BLACK, 5.7 HEMI V-8 ENGINE, BLACK TUBULAR SIDE STEPS, 9-AMPLIFIED SPEAKERS WITH SUBWOOFER, 20 INCH WHEELS, REMOTE START, HEATED FRONT SEATS, POWER SLIDING WINDOW, HEATED STEERING WHEEL, AND MUCH MORE! C20264

SOLD

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Siemans In Bridgman

45th ANNIVERSARY USED VEHICLE SALE

2016 JEEP COMPASS LATITUDE

2.0 EFI Engine, CVT Automatic, Aluminum Wheels, 31K Miles, Remote Start, High Altitude Edition, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Jeep Certified! Black U20127

Was $17,500 NOW $14,999

2017 FORD EDGE SEL AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 44K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, CD-Player, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Ruby Red U20131A

Was $24,500 NOW $23,213

2017 JEEP GRAND CHEROKEE LIMITED 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Billet Silver U20174

NOW $31,951

2015 CHEVY IMPALA LT

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 144K Miles, Remote Start, Power Leather Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! Blue C20218A

NOW $12,920

2014 JEEP WRANGLER UNLIMITED 4X4

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Navigation, 3-Piece Hard Top, Heated Front Seats, Touchscreen Display, Remote Keyless Entry System, Car Smart Checked, Black U20176

NOW $31,749

2017 JEEP GRAND CHEROKEE ALTITUDE 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Power Heated Front Seats, Heated Steering Wheel, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Billet Silver U20181

NOW $31,228

2019 FORD TRANSIT 350 XLT 15 PASSENGER VAN

3.7 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 18K Miles, Preferred Equipment Package, Rear View Camera, Remote Keyless Entry System, Ford Certified! Oxford White U20112A

NOW $32,729

2017 FORD ESCAPE SE 4X4

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 29K Miles, Power Driver's Seat, Auto Climate Control, SYNC 3, Blind Spot Information System Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Black Shadow U20117

Was $18,899 NOW $17,483

2018 JEEP GRAND CHEROKEE LIMITED 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Black Diamond U20180

NOW $33,520

2017 CHRYSLER PACIFICA TOURING-L PLUS

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 51K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Slide Side Doors, Power Lift Gate, Blind Spot and Cross Path Detection, Reverse Park Assist, Rear View Camera, DVD Entertainment Center, Remote Keyless Entry System, Chrysler Certified! Tusk White C20212A

Was $26,811 NOW $24,984

2016 FORD EDGE SEL AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Panoramic Moon Roof, Blind Spot Information System, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Too Good To Be Blue U20171

NOW $22,555

2013 NISSAN JUKE SL AWD

1.6 EFI Engine, Automatic Transmission, Aluminum Wheels, 80K Miles, Leather Heated Front Seats, Power Moon Roof, Auto Temp Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Car Smart Checked! Blue F20209B

Was $11,373 NOW $10,710

2019 FORD F-150 LARIAT SUPERCREW DIESEL 4X4

3.0 V6 EFI Turbo Diesel Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, Only 9K Miles! Remote Start, Navigation, SYNC 3, Chrome Step Bars, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Memory Power Adjust Pedals, 2nd Row Heated Seats, Twin Panel Moon Roof, Blind Spot Information System, Reverse Sensing System, Trailer Tow Package, Trailer Tow Monitor, Trailer Back Up Assist, Smart Trailer Tow Connector, Remote Keyless Entry System, Ford Certified! Ruby Red C20246A

NOW $54,990

2018 FORD F-150 XLT SUPERCREW 4X4

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 11K Miles, Remote Start, SYNC 3, Chrome Step Bars, Power Heated Front Seats, Power Pedals, Blind Spot Information System, Trailer Tow Monitor, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Magma Red F20218A

NOW $40,966

2018 HONDA CR-V EXL AWD

1.5 EFI Engine, CVT Automatic, Aluminum Wheels, 42K Miles, Remote Start, Memory Power Leather Heated Seating, Power Moon Roof, Auto Climate Control, Lane Keeping Assist, Lane Departure Warning, Cross Traffic Alert, Blind Spot Monitor, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black C20197A

Was $26,182 NOW $24,736

2014 GMC SIERRA 1500 SLT 4X4

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Navigation, Security Cover, Bed Liner, Running Boards, Memory Power Leather Heated Seats, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! Black F19385B

Now $31,499

2017 FORD FUSION SE

2.5 EFI Engine, 6 Speed Automatic, Luster Nickel Wheels, 27K Miles, Power Heated Front Seats, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Shadow Black U20170

NOW $17,792

2018 FORD ESCAPE SE 4X4

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Sparkle Silver Painted Aluminum Wheels, 33K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! Shadow Black U20118

Was $19,898 NOW $17,947

2018 CHEVY EQUINOX LT AWD

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! White U20165

Was $21,851 NOW $20,939

2017 RAM 1500 SLT BIG HORN CREW CAB 4X4

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Chrome Clad Wheels, 34K Miles, Remote Start, Navigation, Touchscreen Display, Rear View Camera, Remote Keyless Entry System, Ram Certified! Maximum Steel U20120

Was $32,107 NOW $31,499

2017 JEEP GRAND CHEROKEE LIMITED 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Tech Gray Aluminum Wheels, 50K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Park Assist, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Diamond Black U20178

NOW $32,380

2017 FORD ESCAPE SE 4X4

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Sparkle Silver Painted Aluminum Wheels, 33K Miles, SYNC, Power Leather Driver's Seat, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Ford Certified! White Platinum U20163

Was $19,996 NOW $19,440

2017 FORD ESCAPE TITANIUM 4X4

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Silver Painted Aluminum Wheels, 12K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Ruby Red U20143

Was $23,928 NOW $22,436

2017 FORD FUSION V6 SPORT AWD

2.7 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, Sport Upgrade Package, Memory Power Leather Heated Front Seats, Aluminum Sport Pedals, Power Moon Roof, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Ruby Red C19274B

Was $23,675 NOW $22,536

2017 FORD F-150 XLT SUPERCAB 4X4

2.7 V6 Ecoboost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 37K Miles, Remote Start, Navigation, Chrome Step Bars, SYNC 3, Reverse Sensing System, Rear View Camera, Remote Keyless Entry System, Ford Certified! Blue Jeans F20370A

NOW $35,075

2017 FORD F-550 XL SUPER DUTY 4X4

6.7 V8 DIESEL Power Stroke EFI Engine, 6 Speed Automatic, Less Than 6K Miles! Flatbed with Hoist! Running Boards, Snow Plow Package, SYNC, CD-Player, Vinyl Floor Covering, Ford Certified! Oxford White U20184

NOW $49,912

2019 DODGE GRAND CARAVAN SXT

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Remote Start, CD-Player, Power Driver's Seat, Power Slide Side Doors, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Powertrain Factory Warranty! White Knuckle S20013

Was $20,500 NOW $19,995

2017 FORD EDGE SEL AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum U20161

Was $26,757 NOW $25,216

2018 JEEP GRAND CHEROKEE ALTITUDE 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 16K Miles, Remote Start, Navigation, Power Driver's Seats, Leather Suede Heated Front Seats, Heated Steering Wheel, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Velvet Red C20242A

Was $33,229 NOW $32,501

2017 FORD F-150 XLT SUPERCREW 4X4

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic with Tow Mode, Aluminum Wheels, 35K Miles, Bed Liner, Running Boards, FX4 Off-Road Package, Remote Start, SYNC 3, Power Driver's Seat, Dual Panel Moon Roof, Reverse Sensing System, Rear View Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Shadow Black U20138

Was $39,595 Now $38,896

2019 DODGE GRAND CARAVAN GT

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Stow 'N Go Seats, Auto Climate Control, Power Slide Side Doors, Power Lift Gate, Remote Keyless Entry System, Car Smart Checked! Granite S20012

NOW $20,495

2018 MERCEDES GLC 300 4MATIC AWD

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 32K Miles, Memory Power Leather Heat Seating, Power Moon Roof, Auto Climate Control, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Obsidian Black M20083A

NOW $33,995

2018 RAM 1500 LARAMIE CREW CAB DIESEL 4X4

3.0 V6 Turbo DIESEL EFI Engine, 8 Speed Automatic, Aluminum Chrome-Clad Wheels, 42K Miles, Remote Start, Navigation, Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, Rear View Camera, Remote Keyless Entry System, Ram Certified! Brilliant Black F20205A

NOW $37,935

2018 FORD ESCAPE SE 4X4

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 30K Miles, Remote Start, Sport Appearance Package, Power Driver's Seat, Heated Front Seats, SYNC 3, Rear View Camera, Remote Keyless Entry System, Ford Certified! Shadow Black U20155

Was $21,719 NOW $19,860

2016 FORD EDGE SEL AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Polished Aluminum Wheels, 30K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Panoramic Moon Roof, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum U20150

Was $24,957 NOW $23,264

2017 FORD ESCAPE SE 4X4

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Machined Aluminum Wheels, 34K Wheels, SYNC 3, Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! White Gold U20172

NOW $20,884

2013 TOYOTA PRIUS C HYBRID HATCHBACK

1.5 EFI Engine, CVT Automatic, Styled Wheel Covers, 107K Miles, Auto Climate Control, CD-Player, Remote Keyless Entry System, Car Smart Checked! Blue

NOW $9,994

2019 MAZDA 3 PREFERRED HATCHBACK AWD

2.5 EFI Engine, Automatic Transmission, Aluminum Wheels, Only 6K Miles! Preferred Package, Power Driver's Seat, Leather Heated Front Seats, Rear View Camera, Remote Keyless Entry System, Mazda Pre-Owned Certified! Machine Gray S20016

WAS $23,500 NOW $22,995

2018 HYUNDAI SANTA FE SPORT AWD

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 23K Miles, Power Driver's Seat, Cloth and Leather Heated Front Seats, CD-Player, Rear View Camera, Remote Keyless Entry System, Balance of Factory Warranty! Platinum Graphite F20289A

Was $21,994 NOW $21,558

2017 FORD EDGE SEL AWD

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Painted Aluminum Wheels, 42K Miles, Remote Start, Navigation, Power Leather Heated Seating, Heated Steering Wheel, Power Fold Rear Seats, CD-Player, Blind Spot Monitor, Reverse Sensing System, Rear View Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Ruby Red U20133

Was $25,049 NOW $23,794

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Bridgman, MI
269-465-5344 or 269-925-3673

www.siemansinbridgman.com
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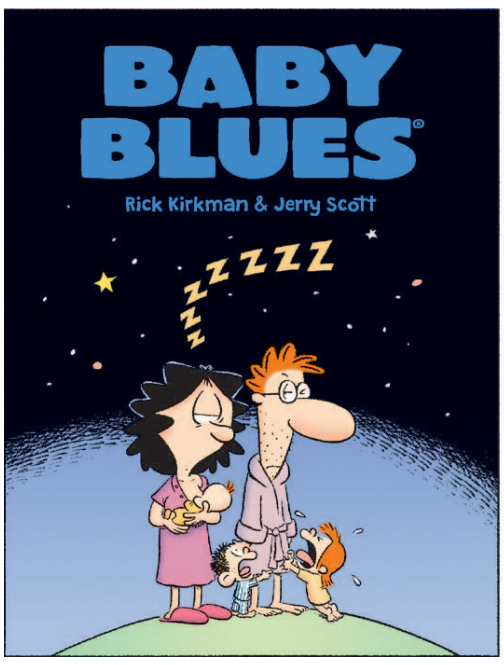
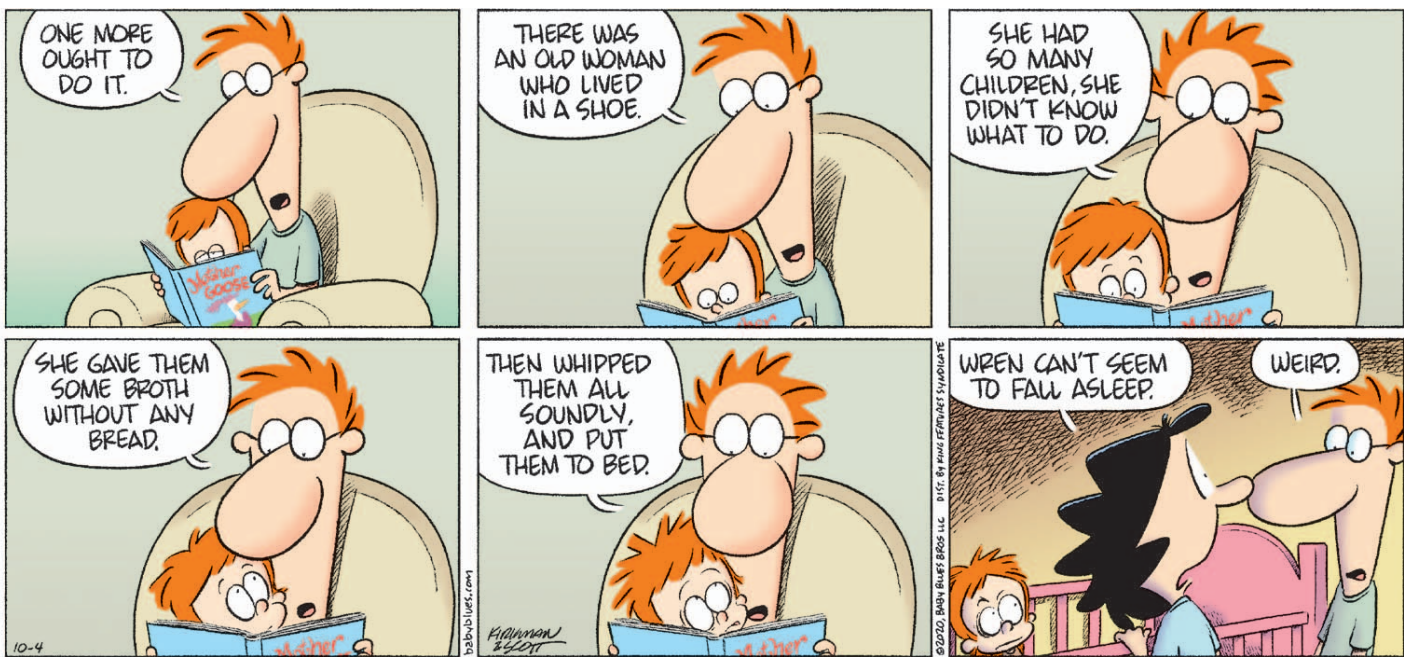
Weekend Comics

OCT. 3-4, 2020




ONE MORE OUGHT TO DO IT.
THERE WAS AN OLD WOMAN WHO LIVED IN A SHOE.
SHE HAD SO MANY CHILDREN, SHE DIDN'T KNOW WHAT TO DO.
SHE GAVE THEM SOME BROTH WITHOUT ANY BREAD.
THEN WHIPPED THEM ALL SOUNDLY, AND PUT THEM TO BED.
WREN CAN'T SEEM TO FALL ASLEEP.
WEIRD.
10-4
babyblues.com
KIRKMAN & SCOTT
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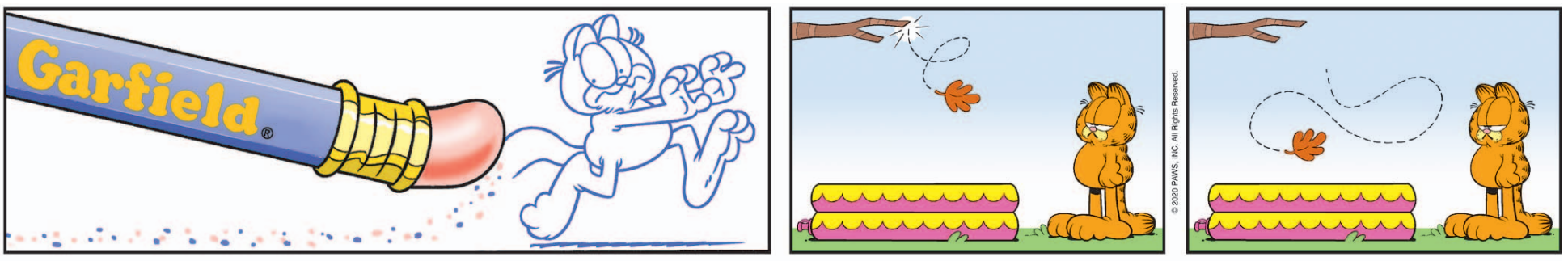

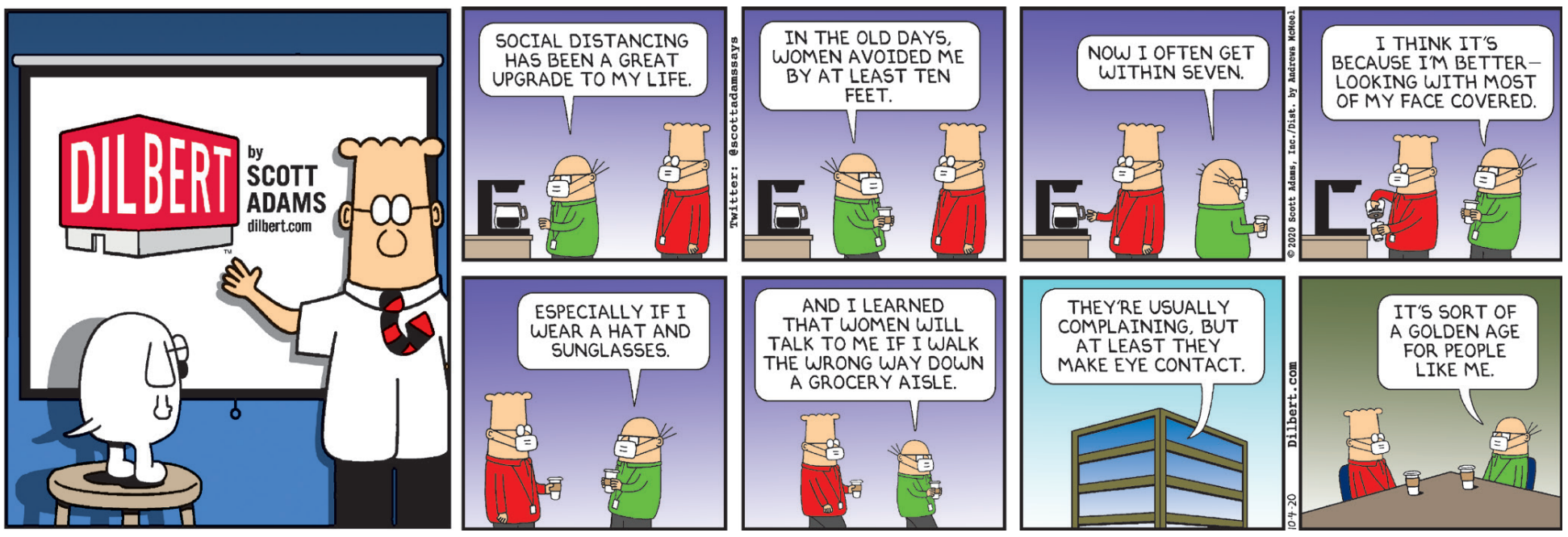
DILBERT
by SCOTT ADAMS
dilbert.com
SOCIAL DISTANCING HAS BEEN A GREAT UPGRADE TO MY LIFE.
IN THE OLD DAYS, WOMEN AVOIDED ME BY AT LEAST TEN FEET.
NOW I OFTEN GET WITHIN SEVEN.
I THINK IT'S BECAUSE I'M BETTER-LOOKING WITH MOST OF MY FACE COVERED.
ESPECIALLY IF I WEAR A HAT AND SUNGLASSES.
AND I LEARNED THAT WOMEN WILL TALK TO ME IF I WALK THE WRONG WAY DOWN A GROCERY AISLE.
THEY'RE USUALLY COMPLAINING, BUT AT LEAST THEY MAKE EYE CONTACT.
IT'S SORT OF A GOLDEN AGE FOR PEOPLE LIKE ME.
Twitter: @scottadamssays
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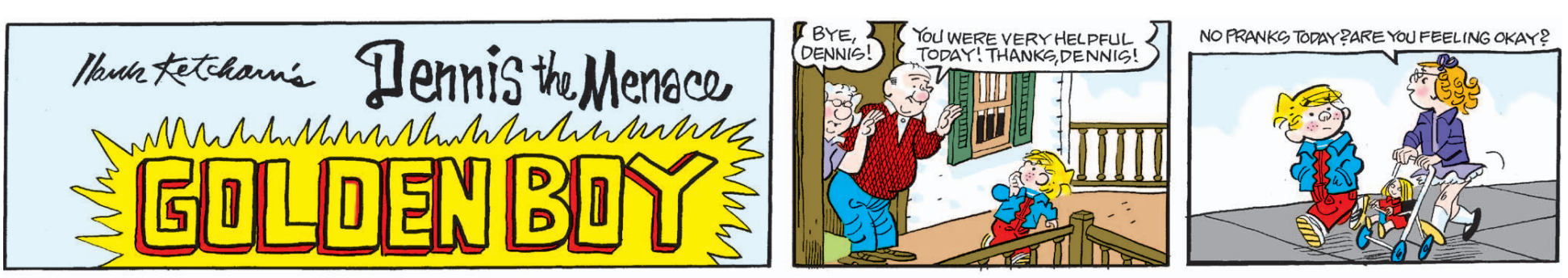
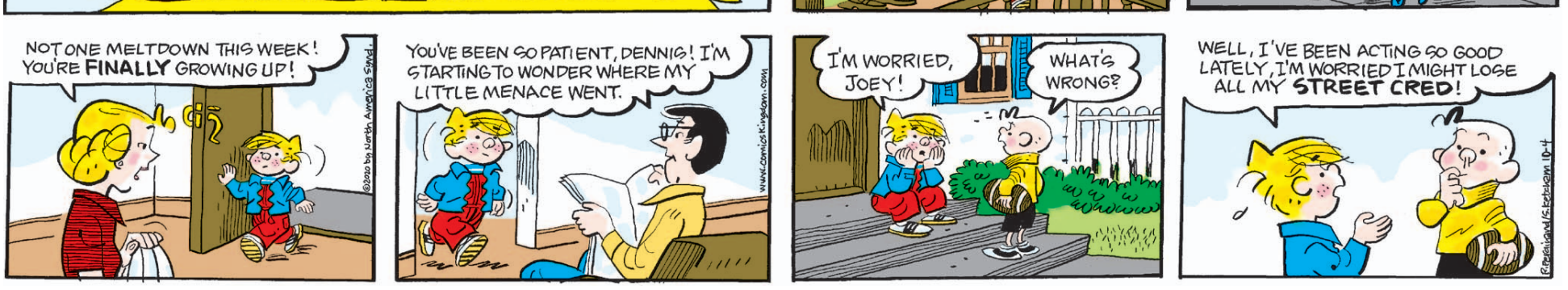
10-4-20
Dilbert.com


Hank Ketcham's Dennis the Menace
GOLDEN BOY
BYE, DENNIS!
YOU WERE VERY HELPFUL TODAY! THANKS, DENNIS!
NO PRANKS TODAY? ARE YOU FEELING OKAY?


NOT ONE MELTDOWN THIS WEEK! YOU'RE FINALLY GROWING UP!
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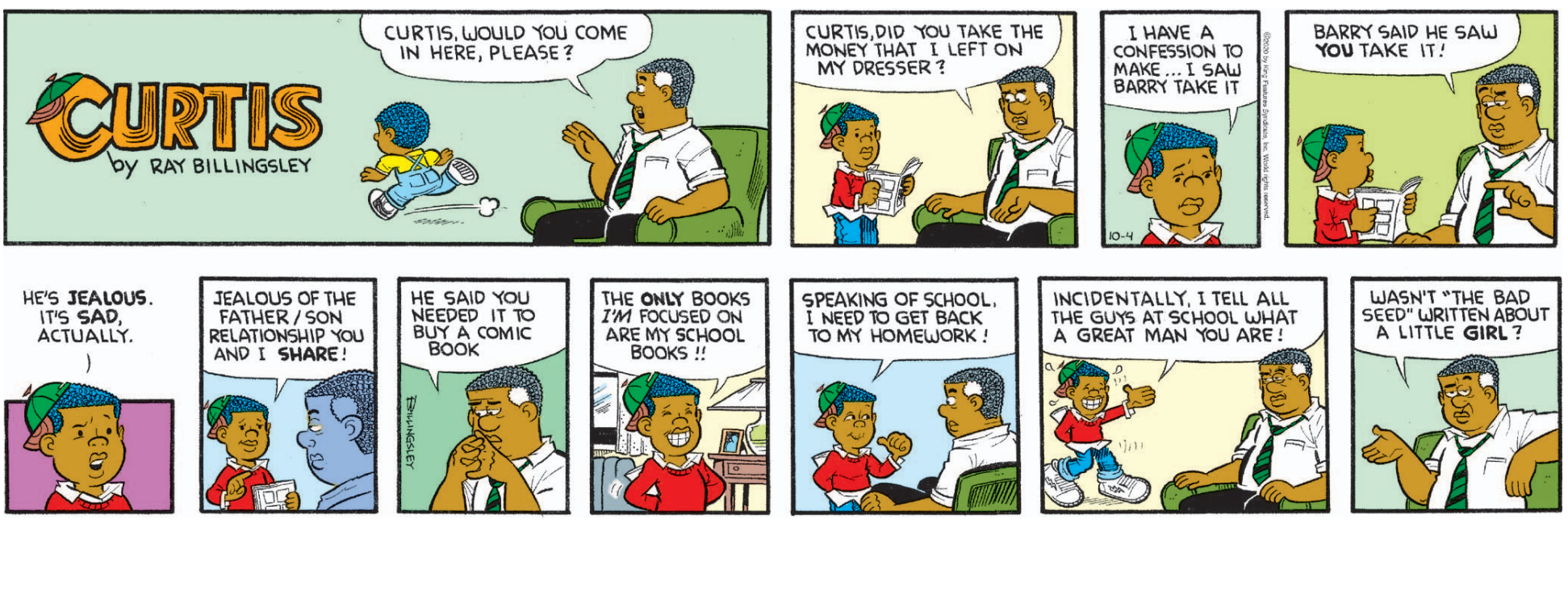
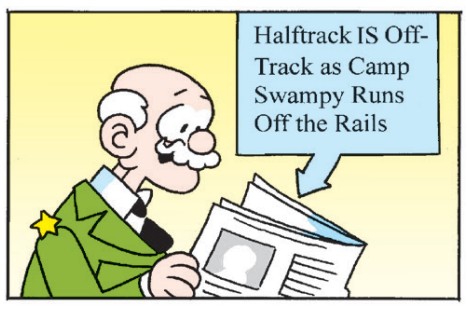
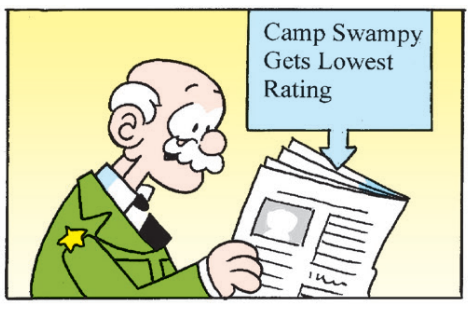
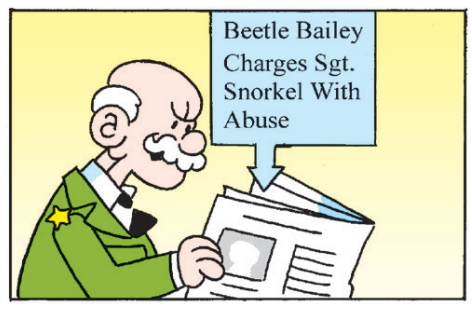
YOU'VE BEEN SO PATIENT, DENNIS! I'M STARTING TO WONDER WHERE MY LITTLE MENACE WENT.
www.comicskingdom.com
I'M WORRIED, JOEY!
WHAT'S WRONG?
WELL, I'VE BEEN ACTING SO GOOD LATELY, I'M WORRIED I MIGHT LOSE ALL MY STREET CRED!
10-4

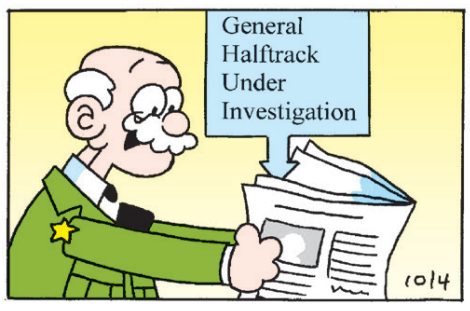

CURTIS
by RAY BILLINGSLEY
CURTIS, WOULD YOU COME IN HERE, PLEASE?
CURTIS, DID YOU TAKE THE MONEY THAT I LEFT ON MY DRESSER?
I HAVE A CONFESSION TO MAKE ... I SAW BARRY TAKE IT
BARRY SAID HE SAW YOU TAKE IT!
10-4
HE'S JEALOUS. IT'S SAD, ACTUALLY.
JEALOUS OF THE FATHER / SON RELATIONSHIP YOU AND I SHARE!
HE SAID YOU NEEDED IT TO BUY A COMIC BOOK
THE ONLY BOOKS I'M FOCUSED ON ARE MY SCHOOL BOOKS !!
SPEAKING OF SCHOOL, I NEED TO GET BACK TO MY HOMEWORK !
INCIDENTALLY, I TELL ALL THE GUYS AT SCHOOL WHAT A GREAT MAN YOU ARE !
WASN'T "THE BAD SEED" WRITTEN ABOUT A LITTLE GIRL ?

Mort Walker's beetle bailey®









CAMP SWAMPY BUGLE
YOU CALL THIS NEWS?!
SORRY, THAT'S THE BEST I CAN FAKE
BUGLE
Camp Swampy Stands Out
EDITOR
GREG + MORT WALKER
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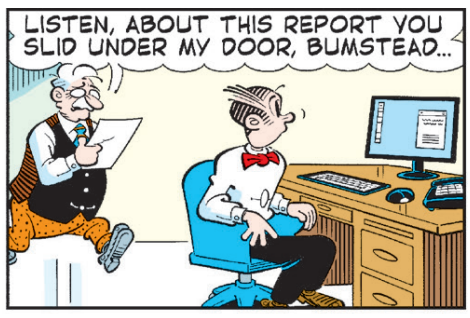
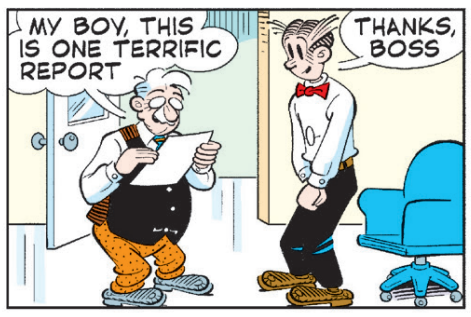
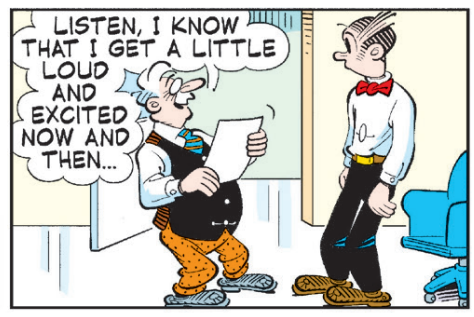
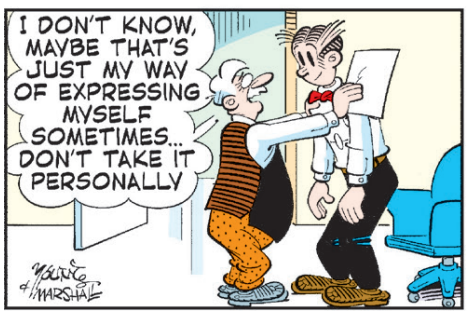
BLONDIE®

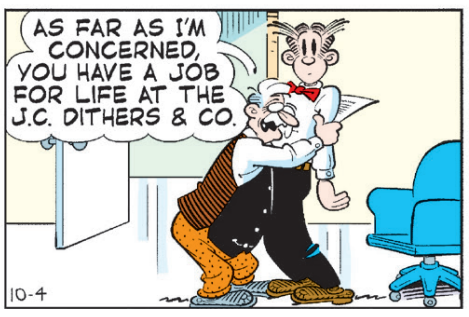
BY DEAN YOUNG & JOHN MARSHALL

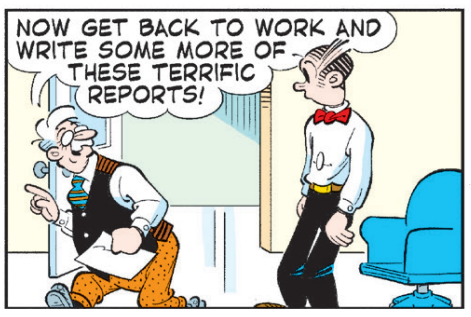











NOW GET BACK TO WORK AND WRITE SOME MORE OF THESE TERRIFIC REPORTS!
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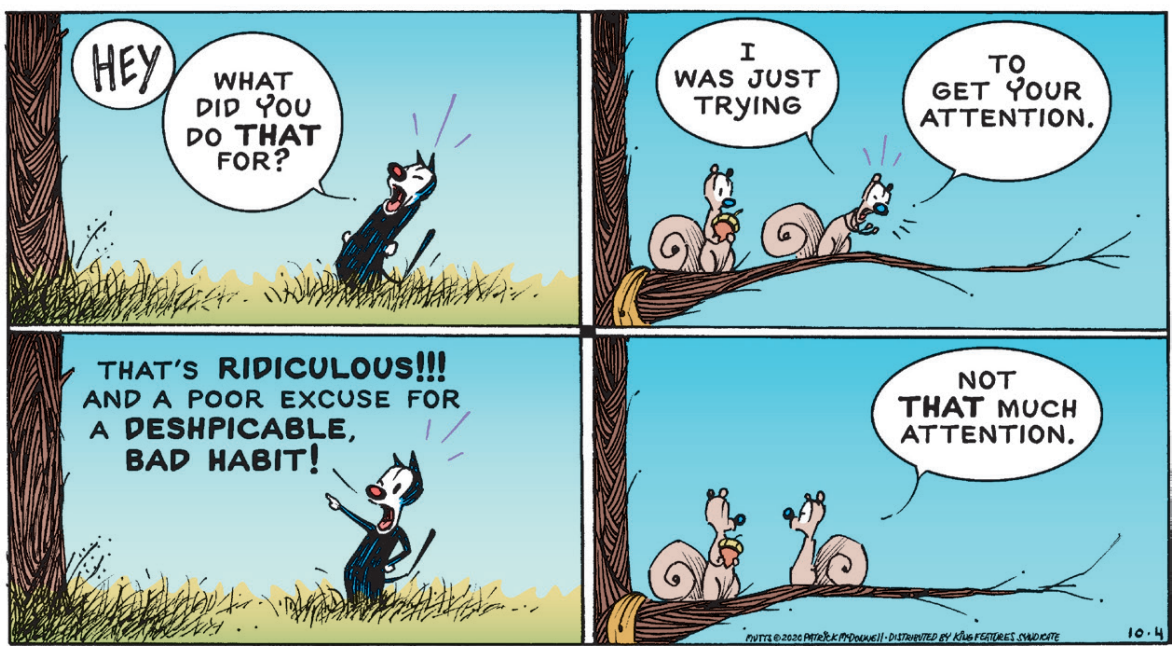
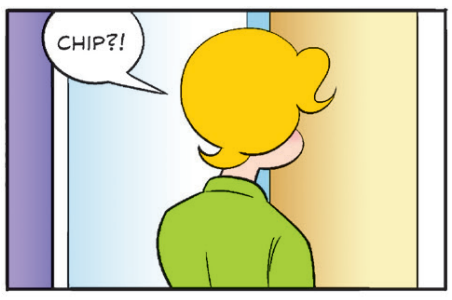
MUTTS

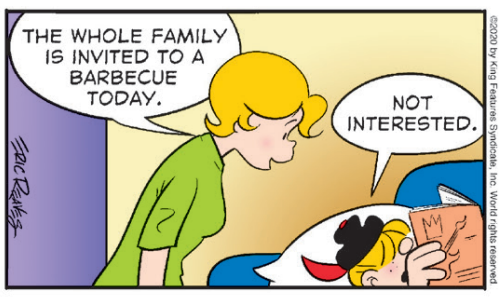
PATRICK McDONNELL


HEY
WHAT DID YOU DO THAT FOR?
I WAS JUST TRYING
TO GET YOUR ATTENTION.
THAT'S RIDICULOUS!!! AND A POOR EXCUSE FOR A DESHPICABLE, BAD HABIT!
NOT THAT MUCH ATTENTION.
MUTTS ©2020 PATRICK McDONNELL · DISTRIBUTED BY KING FEATURES SYNDICATE
10-4

Hi and Lois

by BRIAN and GREG WALKER




THE WHOLE FAMILY IS INVITED TO A BARBECUE TODAY.
NOT INTERESTED.
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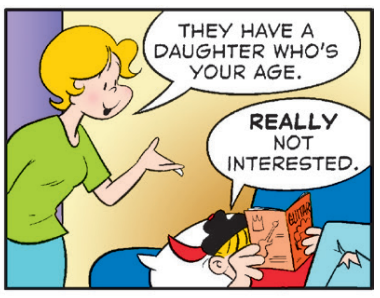

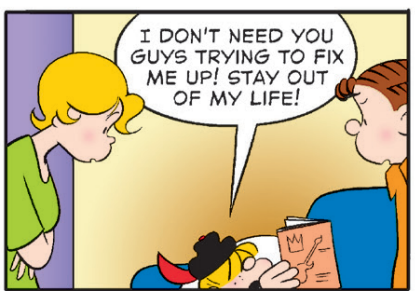

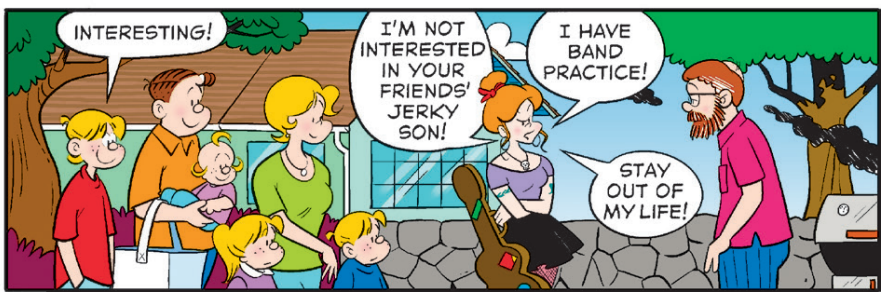

The FAMILY CIRCUS®

By Bil Keane

BETCHA WE'RE THE FIRST KIDS EVER TO CLIMB UP HERE, JEFFY!
YEP. WHAT'S THAT? DID YOU HEAR SOMETHIN'?
BIL and JEFF KEANE
10-4
WWW.FAMILYCIRCUS.COM
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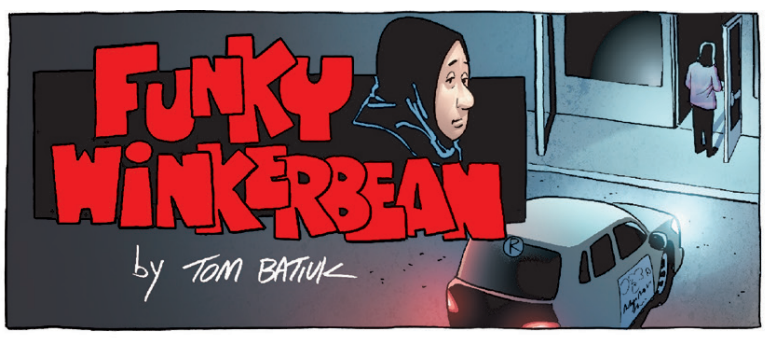
FUNKY WINKERBEAN

by TOM BATIUK



ADEELA SALAM... YOU'RE BEING TAKEN INTO CUSTODY...
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HAGAR the horrible

by DIK BROWNE

SO, TWO VIKINGS WALK OUT OF A BAR...
THAT'S IT? WHERE'S THE JOKE?
VIKINGS NEVER WALK OUT OF A BAR!
IT'S GETTING LATE
YOU PROMISED HELGA YOU WOULD BE HOME BEFORE MIDNIGHT!
10-4
YEAH, YEAH
I'LL GET THERE WHEN I GET THERE!
TAVERN
BROWNE

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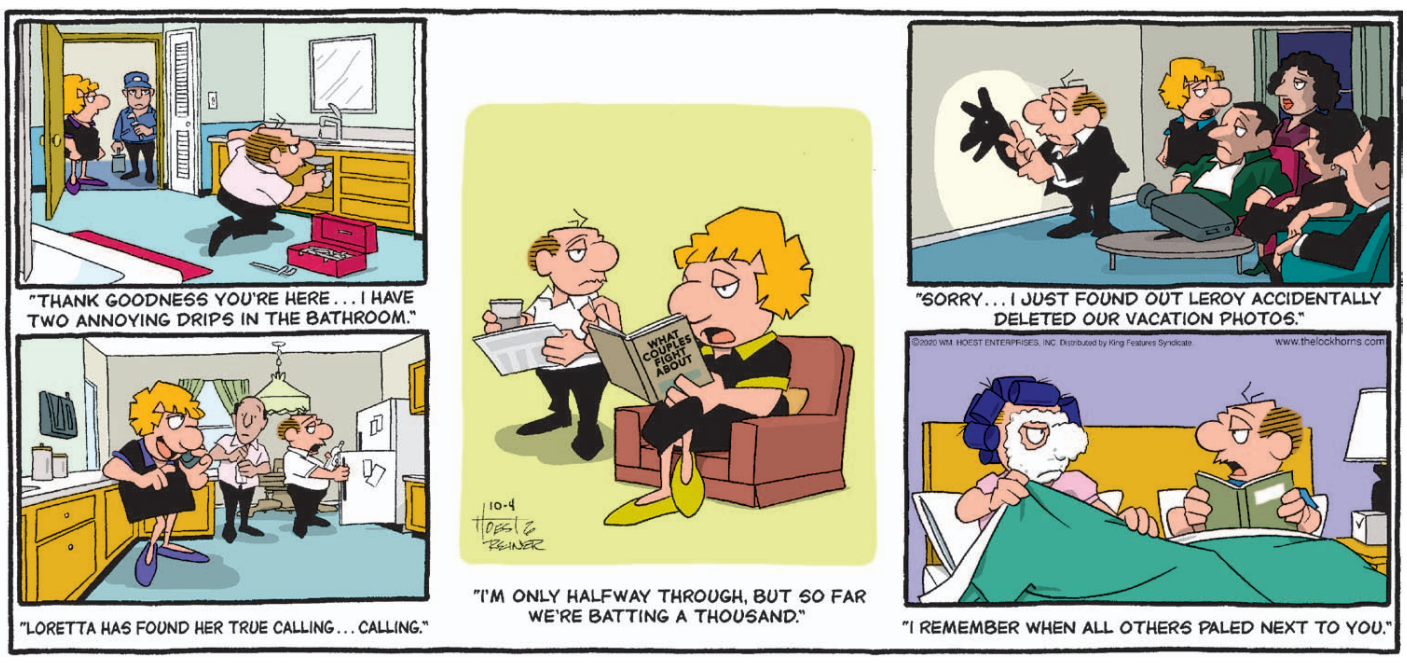
THE LOCKHORNS

BY BUNNY HOEST AND JOHN REINER


"THANK GOODNESS YOU'RE HERE . . . I HAVE TWO ANNOYING DRIPS IN THE BATHROOM."
"LORETTA HAS FOUND HER TRUE CALLING . . . CALLING."
WHAT COUPLES FIGHT ABOUT
10-4
HOEST & REINER
"I'M ONLY HALFWAY THROUGH, BUT SO FAR WE'RE BATTING A THOUSAND."
"SORRY . . . I JUST FOUND OUT LEROY ACCIDENTALLY DELETED OUR VACATION PHOTOS."
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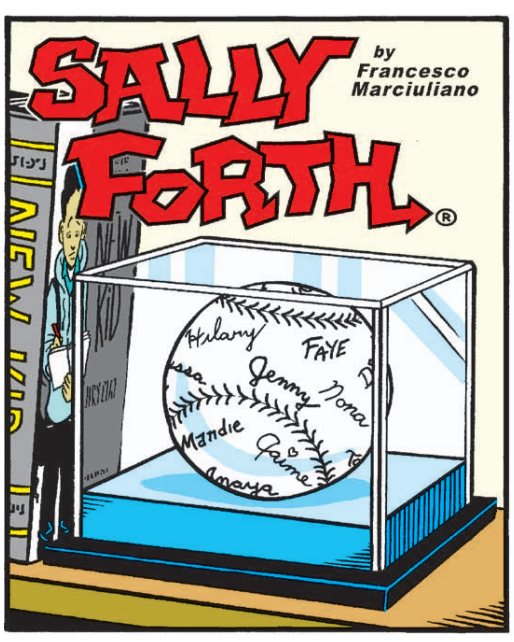
www.thelockhorns.com
"I REMEMBER WHEN ALL OTHERS PALED NEXT TO YOU."

SALLY FORTH®

by Francesco Marciuliano



I CAN'T BELIEVE HOW MANY LITTLE LEAGUE BASEBALLS I FOUND WHEN I CLEANED UP MY ROOM...
DO YOU STILL MISS COACHING LITTLE LEAGUE, DAD?
10-4
OF COURSE! BECAUSE I GOT TO SPEND ALL THAT TIME WITH YOU.
DO YOU MISS PLAYING?
KEEFE
SOMETIMES. FUNNY, I JUST STOPPED PLAYING A FEW YEARS AGO AND YET IT FEELS LIKE IT'S BEEN FOREVER.
FOR ME IT STILL FEELS LIKE YESTERDAY. I GUESS TIME REALLY IS RELATIVE.
SO I'M DOING THIS TO AVOID WORKING ON A TERM PAPER. YOU?
AGAIN, TO SPEND TIME WITH YOU. ALSO, I DON'T KNOW WHAT I PUT IN THE GARBAGE DISPOSAL BUT HERE IS THE ONLY PLACE I CAN'T HEAR THAT HORRIBLE NOISE.
TED, A WORD...

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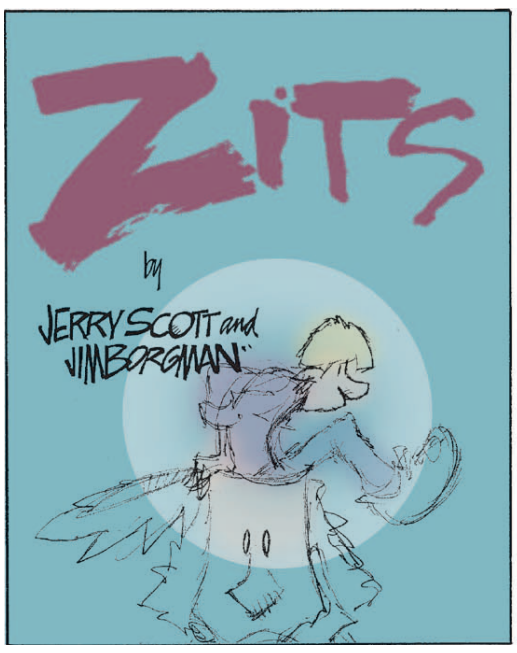
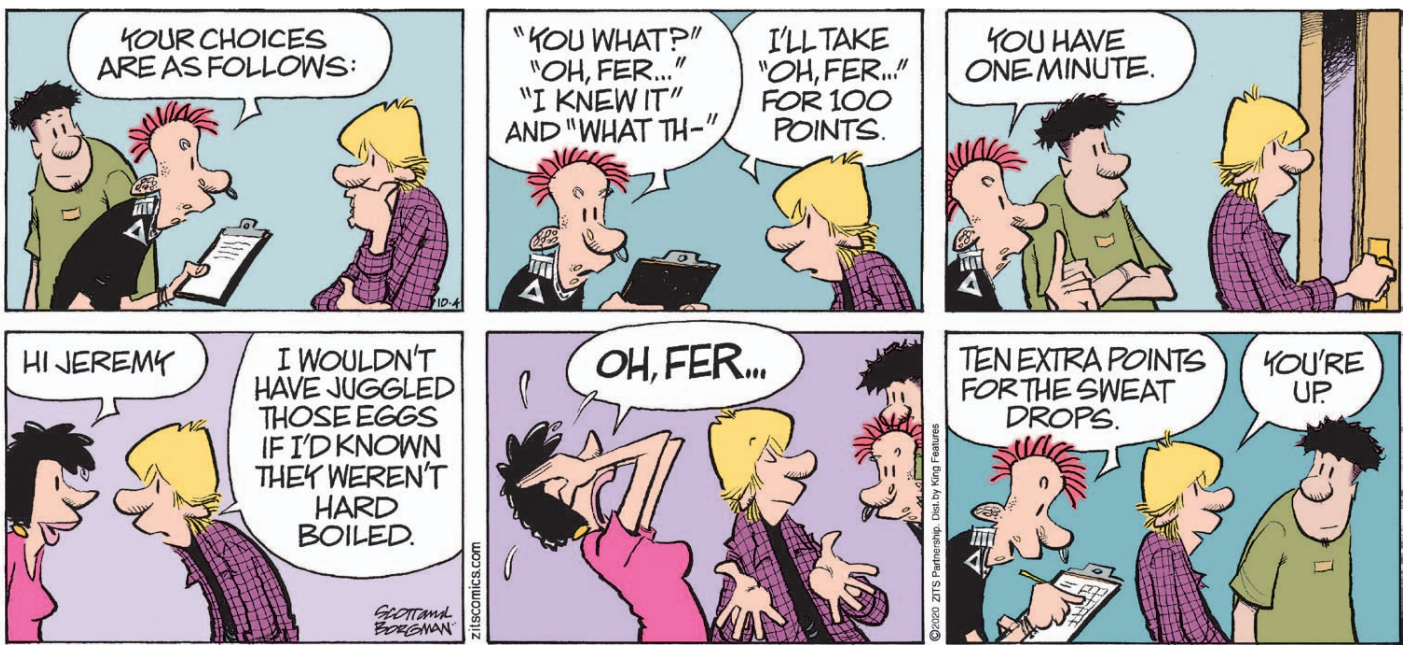
ZITS

by JERRY SCOTT and JIM BORGMAN




YOUR CHOICES ARE AS FOLLOWS:
10-4
"YOU WHAT?" "OH, FER..." "I KNEW IT" AND "WHAT TH-"
I'LL TAKE "OH, FER..." FOR 100 POINTS.
YOU HAVE ONE MINUTE.
HI JEREMY
I WOULDN'T HAVE JUGGLED THOSE EGGS IF I'D KNOWN THEY WEREN'T HARD BOILED.
SCOTT and BORGMAN
zitscomics.com
OH, FER...
TEN EXTRA POINTS FOR THE SWEAT DROPS.
YOU'RE UP.
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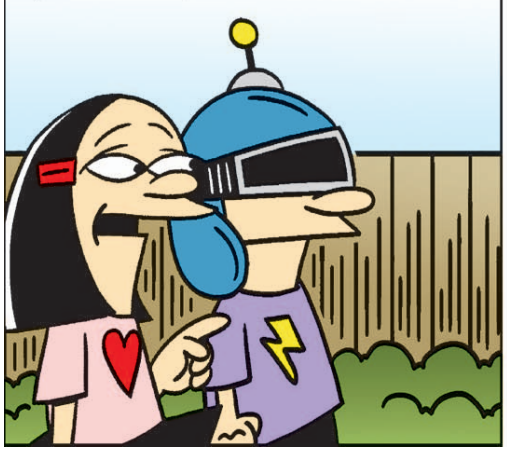
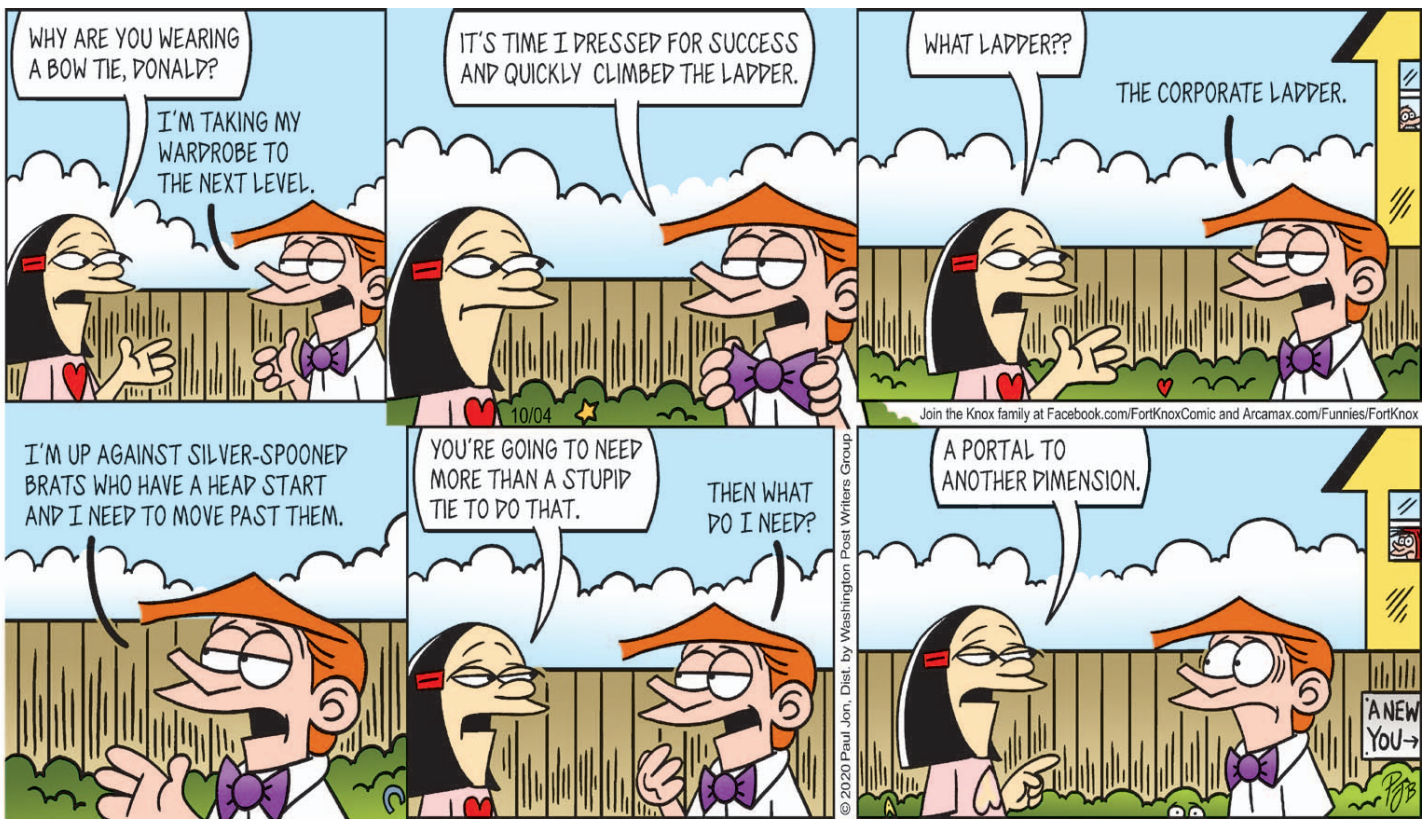
FORT KNOX™

by Paul Jon




WHY ARE YOU WEARING A BOW TIE, DONALD?
I'M TAKING MY WARDROBE TO THE NEXT LEVEL.
IT'S TIME I DRESSED FOR SUCCESS AND QUICKLY CLIMBED THE LADDER.
10/04
WHAT LADDER??
THE CORPORATE LADDER.
Join the Knox family at Facebook.com/FortKnoxComic and Arcamax.com/Funnies/FortKnox
I'M UP AGAINST SILVER-SPOONED BRATS WHO HAVE A HEAD START AND I NEED TO MOVE PAST THEM.
YOU'RE GOING TO NEED MORE THAN A STUPID TIE TO DO THAT.
THEN WHAT DO I NEED?
A PORTAL TO ANOTHER DIMENSION.
A NEW YOU→

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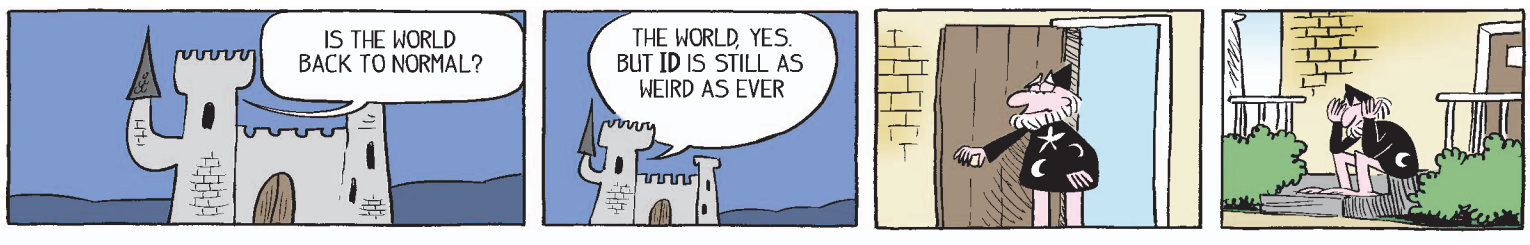
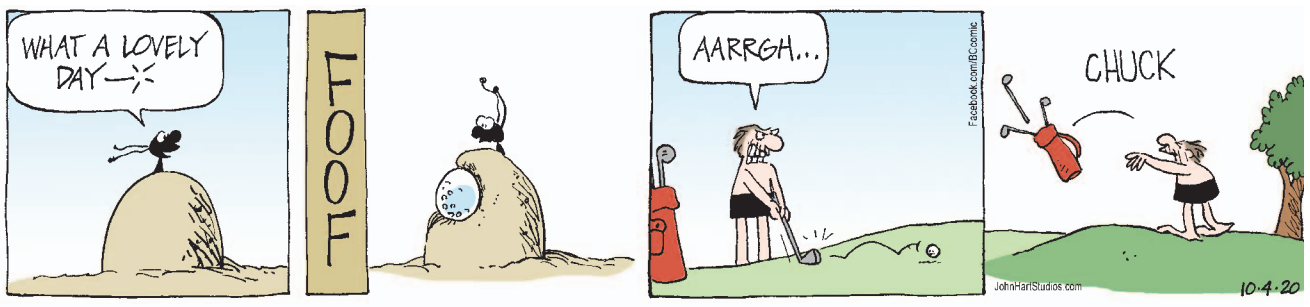
WIZARD OF ID

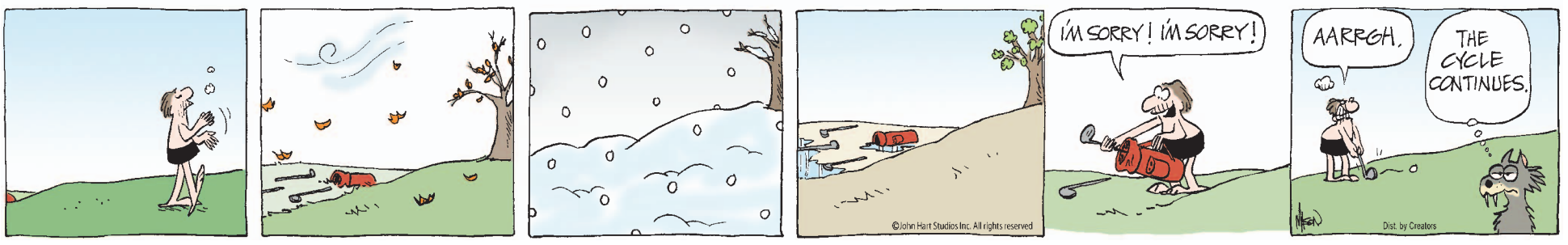
by Hart, Mastroianni and Parker



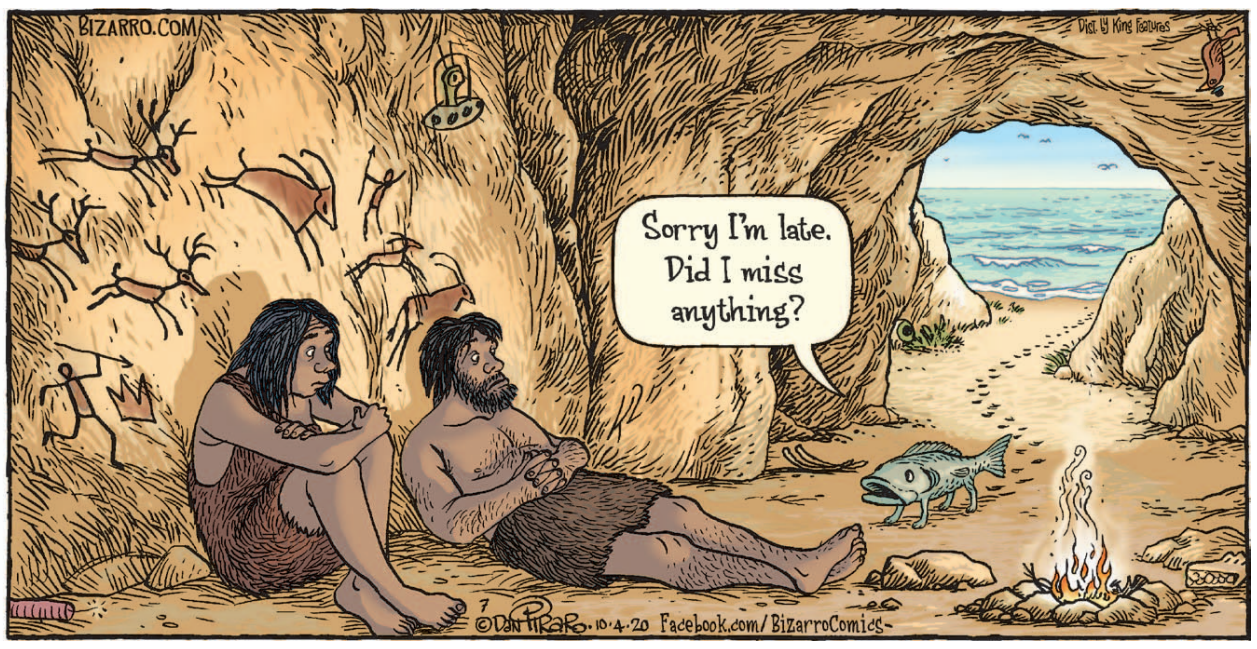
BC

BY MASTROIANNI AND HART



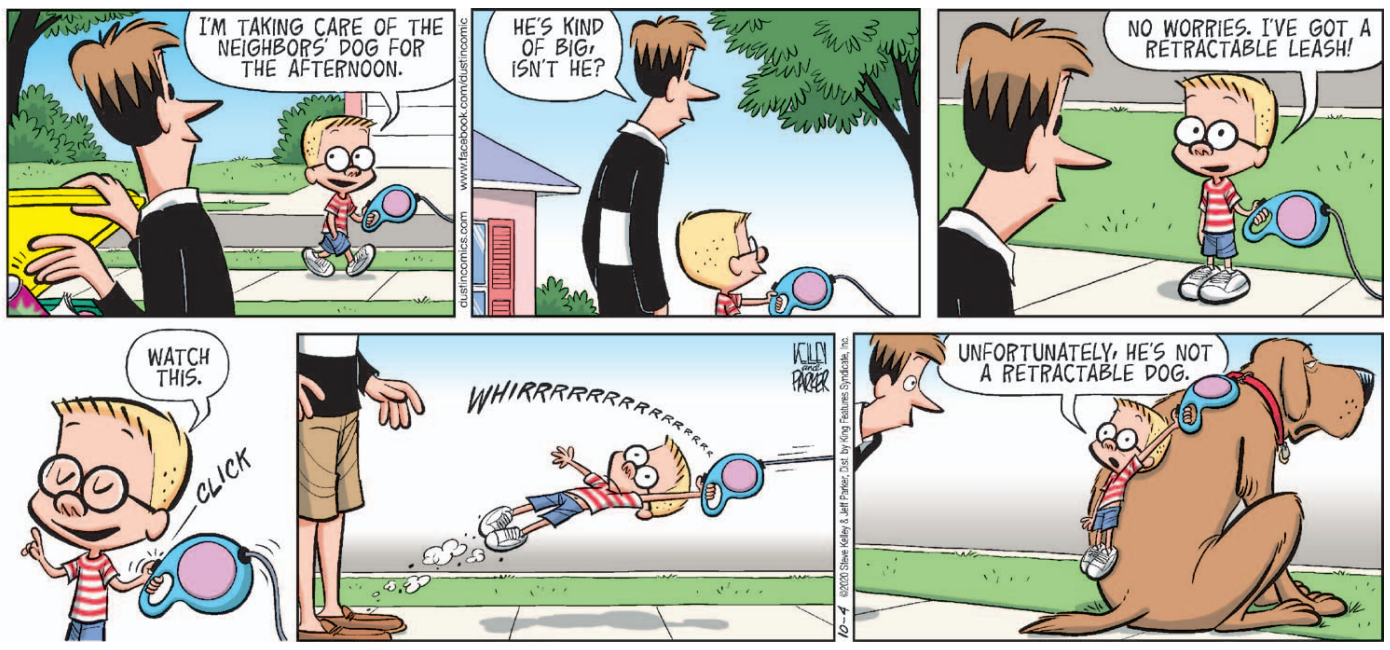


BIZARRO



DUSTIN

By STEVE KELLEY and JEFF PARKER


I'M TAKING CARE OF THE NEIGHBORS' DOG FOR THE AFTERNOON.
HE'S KIND OF BIG, ISN'T HE?
NO WORRIES. I'VE GOT A RETRACTABLE LEASH!
WATCH THIS.
CLICK
WHIRRRRRRRRRRRRRR
UNFORTUNATELY, HE'S NOT A RETRACTABLE DOG.
www.facebook.com/dustincomic
dustincomics.com
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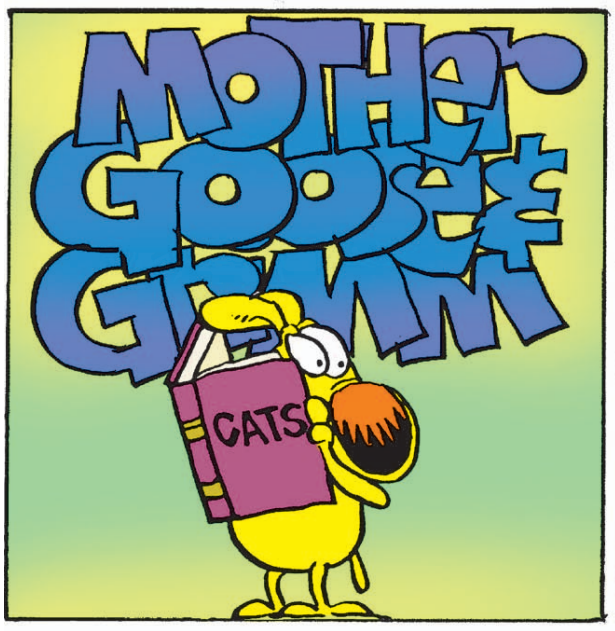
MOTHER GOOSE & GRIMM



THIS SAYS ALWAYS LET THE CAT SMELL YOUR HAND BEFORE YOU PET IT.
HERE, ATTILA, SMELL IT.
...MAYBE I SHOULD WASH MY HANDS FIRST.
CATS
10/4
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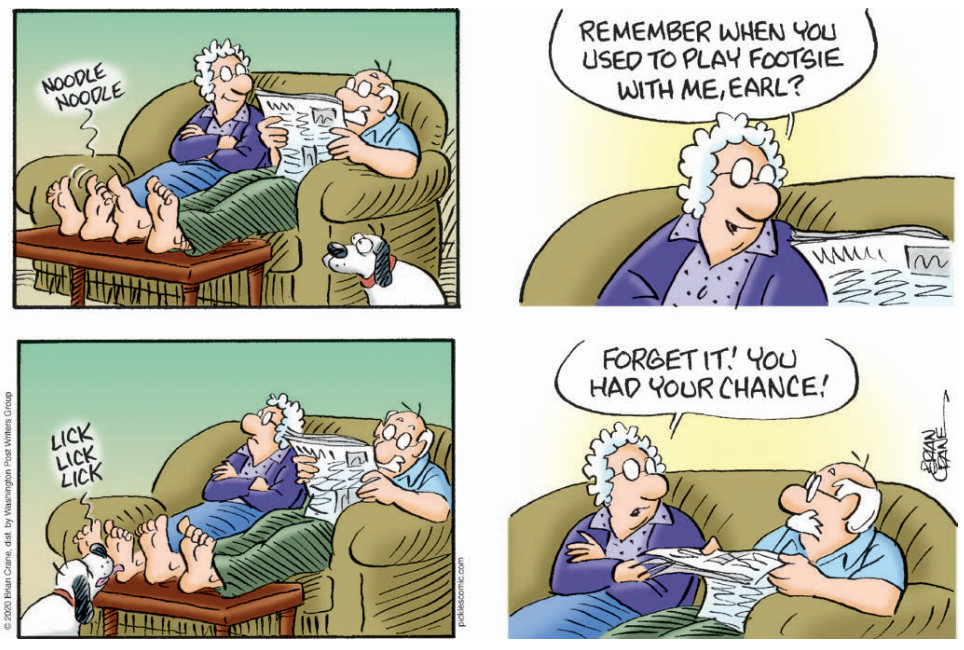
PICKLES

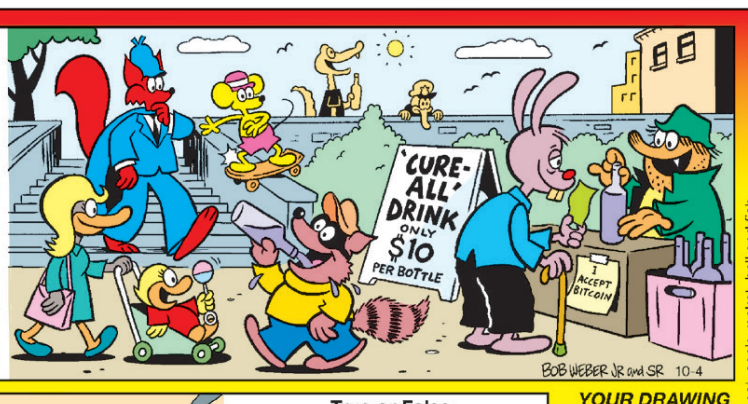
by BRIAN CRANE

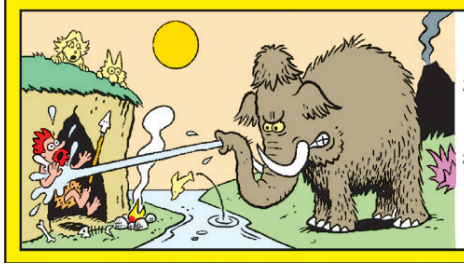


Bob Weber Jr.'s SLYLOCK FOX and COMICS FOR KIDS

Shady Shrew is hawking a drink that he claims will cure any medical affliction. The shrew says secret ingredients boiled at sea level in an open pot for 20 minutes at 350°F produces his powerful potion. Why is Slylock Fox convinced Shady Shrew is pulling a scam?

Solution -- First clue, it's Shady Shrew! Also, water boils at 212°F at sea level. Once the water reaches that temperature it doesn't get hotter. The water undergoes a transition into water vapor (steam).





True or False

1) The woolly mammoth was the largest mammoth species.
2) Under their shaggy fur the woolly mammoth had four inches of fat underneath their skin that helped protect them from extreme cold.
3) Woolly mammoth fur ranged in color from blond to dark brown.

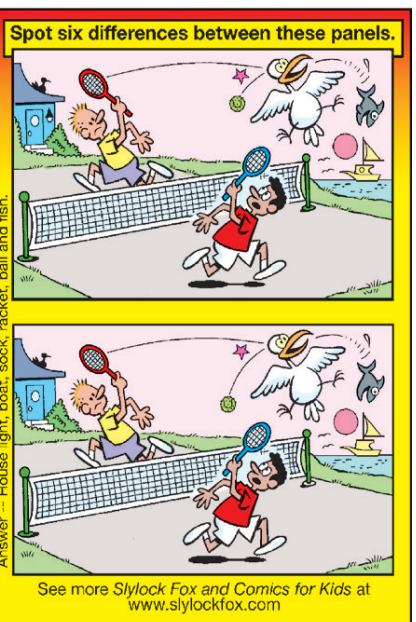
Answer -- 1) False. Songhua River mammoths of northern China weighed about 15 tons. Woolly mammoths weighed five to seven tons. 2) True. 3) True.

YOUR DRAWING

Today's terrific artist is Jackson, age 14

Submit your black and white drawing to www.slylockfox.com

Spot six differences between these panels.



Answer -- House light, boat, sock, racket, ball and fish.

See more *Slylock Fox and Comics for Kids* at www.slylockfox.com

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